



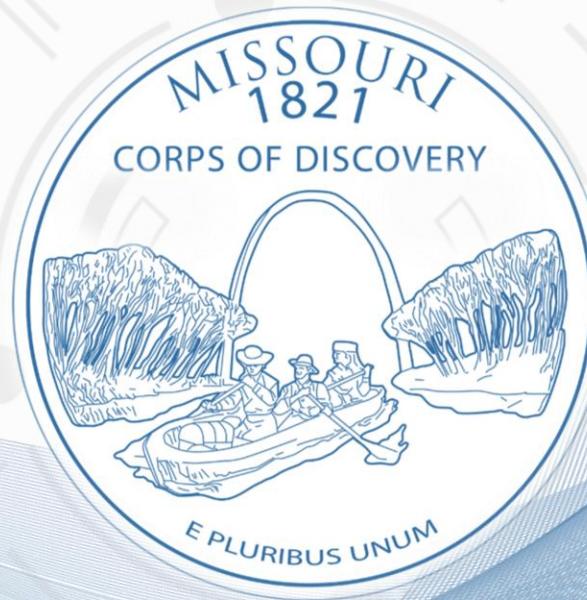
SEMA



MISSOURI DEPARTMENT OF
**HEALTH &
SENIOR SERVICES**



FEMA



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JOINT RECOVERY NEEDS ASSESSMENT

Interagency Recovery Coordination
DR 4665 MO
November 2022

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Recovery Needs Assessment

Executive Summary

The Recovery Needs Assessment expands upon the impacts and needs referenced in the Advance Evaluation (now known as an Initial Assessment) conducted by the State of Missouri in August 2022 as outlined by the Missouri Disaster Recovery Framework. It introduces new information gathered through research and listening sessions with a variety of knowledgeable entities including local leaders and division supervisors, non-profits and foundations. The collected input confirmed that long-term recovery challenges for the State of Missouri relate to four overarching issues:

1. Multiple areas included in the declaration are especially vulnerable due to socio-economic factors with community wide impacts
2. Socio-economic factors have a heavy impact on the ability for housing to remain affordable and sustainable to impacted citizens
3. Local economies have been impacted including hundreds of businesses
4. Significant number of economically disadvantaged students and unmet mental health needs already existed and were exacerbated by the disaster

These issues align with the recovery priorities of the State and are long-standing and well-understood challenges that were exacerbated by the flash flooding that occurred July 25-28, 2022. Herein, a discussion by the various Recovery Support Functions includes a sample of the recovery needs and issues as expressed by local and state-level interviewees, and a preliminary list of potential assistance that might help address challenges.

This document is an iterative step in a larger strategic planning process. Over the next few weeks that process will produce an enhanced understanding of the scope and scale of these recovery issues and underlying needs in the development of a Recovery Strategy. The plan will detail the proposed strategies, plans, actions, resources, and timelines required to achieve equitable, risk-resistant and resilient recovery outcomes for the State of Missouri over the coming years.

Assessment Process

The Interagency Recovery Coordination (IRC) team of Community Assistance, Economic Recovery, Housing, and Health and Social Services Recovery Support Functions (RSF), and recovery coordination staff members was fully staffed by October 5, 2022.

Building on the Initial Assessment completed in mid-August, the RSFs and advisors validated recovery issues and needs gathered through research, evaluation of pre-event and damage-related data, and interviews with state and local governments and recovery stakeholders in St. Louis County, St. Charles County, and

the City of St. Louis. Inquiries sought input and perspective regarding recovery issues, priorities, opportunities for partnership and planned next steps.

Critical to this process was to conduct a community meeting on November 16 in St. Louis. This provided an opportunity for the RSFs to present initial data, gain a greater understanding of the priorities of the communities affected by the disaster and build new relationships. In most cases, recovery issues are complex and will require contributions across sectors and all levels of government and private sector entities. Thus, findings in this report are accordingly grouped by Recovery Support Function.

Health and Social Services RSF

Overview

This Recovery Needs Assessment (RNA) provides FEMA, Health and Human Services (HHS), Administration for Strategic Preparedness and Response (ASPR) and impacted State, Local, Tribal and Territorial (SLTT) leadership with a comprehensive set of actionable Health and Social Services (HSS) issues and needs, attained through HSS Recovery Support Function (RSF) efforts, to help those leaders and stakeholders plan and achieve their HSS recovery goals in the 3 impacted Missouri jurisdictions (E.g., St. Louis City, St. Louis County, St. Charles County) post the 2022 St. Louis Flood event.

HSS RSF Team

HHS ASPR's Region 7 HSS Recovery Field Coordinator (FC), as the mission assigned HSS RSF Lead, served as the liaison to the state of Missouri (MO) HSS RSF Lead from the MO Department of Health and Senior Services (DHSS), appointed by the MO State Emergency Management Agency (SEMA). This partnership operated hand in glove to develop and execute the DR-4665-MO HSS RSF RNA & Recovery Strategy Development Process (RSD) – State and Local Engagement Strategy, including administrative processes, information gathering tools, database design, and local engagement tactics. Significant support was also provided by the SEMA Recovery Coordinator; the ASPR Recovery Team Lead for Regions 1, 7 and 9; the assigned FEMA HSS RSF Liaison; other FEMA RSF Liaisons; FEMA MAXTRAX staff; and data analytics staff. Many MO state, county, and local agency representatives and stakeholders (E.g., Community Based Organizations (CBOs), community groups, etc.), provided significant subject matter expertise (SME) in the development and execution of this RNA, and likely will continue to participate in the recovery process.

Preliminary Assessment

In addition to evaluating initial post-disaster notes from the St. Louis Community Organizations Active in Disasters (COAD) and SEMA materials, a preliminary assessment, which was developed through various open-sourced media and state partner reports, was provided through the FEMA Joint Field Office (JFO) IRC operation and SEMA and subsequently evaluated by the HSS RSF team. In addition to considering relevant materials, the HSS RSF team met with federal members of the JFO/ FEMA IRC (E.g., Individual Assistance (IA), Public Assistance (PA), Housing RSF, ECON RSF, Mitigation, etc.) to understand their current footprint, RNA activities, data available, and future plans. This allowed the HSS RSF team to begin identifying possible program equities that could support cross-cutting issue/need evaluation, and to develop initial joint-solution space matched with local issues.

RNA & RSD Engagement Project / Strategy

The HSS RNA and RSD include coordinating with the MO HSS RSF Lead to gather local HSS post-disaster concerns (E.g., System Delivery Issues/Needs). The HSS RSF Team will be visiting localities prior to delivery of the RSD, to conduct recovery listening sessions. Understanding pre- and post-disaster systems issues/needs (E.g., system problems) will support the development of potential courses of action (COAs) for local HSS recovery planning and actionable project development to close recovery gaps or move the needle

in that direction over time. Impacted systems could include health care, public health/environmental health, behavioral health, social services, and education. HSS includes four cross-cutting principles: Integration of access and functional needs; needs of children, youth, older adults, and families; climate resilience and sustainability; and Equity: race, ethnicity, gender, and sexual orientation. Listening sessions were held with persons who have specific knowledge of gaps and needs in identified program areas.

The HSS RNA engagement project / strategy is comprised of the following five steps:

1. Local Engagement Process: Development and execution of process for engagement and standardized outreach and engagement materials.
2. State Partner Strategy Meetings: Engage with state leaders within the HSS core areas and provide an orientation to the RNA and RSD process for the locality listening sessions.
3. Listening Sessions: The information provided from the State Recovery Strategy Meetings will drive local agency listening sessions that will be facilitated using a root cause analysis format.
4. Collating Data: Issues identified through listening sessions or other avenues will be collated in the MAXTRAX HSS RNA Dashboard.
5. The HSS RNA, RSD Report, & COAs: Once State Partner Strategy Meeting data and listening session data is collected, the RNA will be completed and drafting of the RSD report will begin. The HSS recovery team will work with subject matter experts to identify potential COAs that address the root of local recovery issues/needs, which could include technical assistance, training, funding, and other types of solutions for the RSD. A technical and detailed workplan can be created following the final RSD once the potential COA's are socialized with SEMA and the State HSS partners.

Local Engagement Process

- Broker the initial outreach with state and locality system points of contact.
- Determine the systems and program areas that have needs (or gaps) to participate in listening sessions, and schedule sessions.
- Develop materials for standard outreach, meeting agendas, PowerPoints, and data gathering documents with state and local partners.

State Partner Strategy Meetings

The HSS RSF Team held State Partner Strategy Meetings as a part of the State and Local Engagement Strategy to both gather state needs and gaps and shake hands on engaging the local jurisdiction HSS partners. These meetings brought state agency leadership from health care systems, public health/environmental health, behavioral health, social services, and education departments together to introduce the RNA process (Listening Sessions, RNA Completion, and RSD). A second in-person meeting will be scheduled following the locality listening sessions to provide outcomes and potential COA's for the state and localities.

State Partner Strategic Meeting Tracker					
State Agency	Initial Meeting			Local Jurisdiction Outreach	
	Date	CST	Outcomes / Next Steps	Date Received	Contacts Received
MO Dept of Social Services (DSS)	11/16/2022	10:00 - 10:45	Scheduling a second meeting the week of the 28th to discuss meeting with MO DSS staff at the local jurisdiction level	TBD	TBD
MO Dept of Mental Health (DMH)	11/1/2022	13:30 - 14:30	Beckie & Alyssa will share CCP Provider / FQHC contacts for listening sessions. The HSS RSF team will schedule, plan, and facilitate any listening sessions and deliver the RNA and RSD to MO DMH following its completion.	11/14/2022	Compass Health Network (St. Charles County), BJC Behavioral Health (St. Louis City and St. Louis County), and ALM Hopewell (St. Louis City)
MO Division of Community & Public Health (DCPH)	10/19/2022	14:00 - 15:00	Eric/DCPH will share local contact info & the HSS RSF team will schedule, plan, and facilitate any listening sessions and report back to the state partners	10/25/2022	St. Louis City, St. Louis County, and St. Charles County Dept. of Health Contacts & Missouri Primary Care Association
MO Veterans Commission (MVC)	10/28/2022	10:00 - 11:00	MVC identified their most pressing needs to be behavioral health concerns for veterans, staffing shortages, and short-term recovery planning. MVC also voiced a concern to ensure veterans were wired into VA services through an appropriate referral system if displaced outside normal care delivery systems. The HSS RSF team will listen for and report back to MVC regarding veterans issues that are heard during the listening sessions.	N/A	N/A
MO Dept of Health and Senior Services (DHSS) / MO Division of Senior & Disability Services (DSDS)	10/28/2022	15:30 - 16:30	Marcia reported that she didn't have any needs/local contacts at this point, but wanted to be kept in the loop. She referred the team to the DHSS LPHA Liaison for engagement in the listening sessions. She suggested meeting with the St. Louis COAD.	10/28/2022	MO DHSS LPHA Liaison

Local Jurisdiction Listening Sessions

The goal of the listening sessions is to more fully understand the current HSS system delivery issues that localities may be experiencing due to the 2022 MO Flooding by utilizing a facilitated discussion model and to collect qualitative data from the localities about the details surrounding the issues that they identify and to try to uncover the root cause or causes for each issue by pre- and post-disaster.

The Listening Session process was designed to give disaster declared counties an opportunity to self-identify current post-disaster service delivery issues/needs (and delivery gaps) at the local program level. Listening sessions allow the HSS RSF Team to gather qualitative data and be tracked in the “Post-Disaster Health and Social Services – Local Listening Session Tracking” tool to track issues and develop direct correlative COAs. This tool is sub-divided into the HSS “typical” local agency structures/systems. Systems include health care, public health/environmental health, behavioral health, social services, and education. Listening sessions are held with persons who have specific knowledge of gaps and needs in those HSS program service delivery structures/areas.

Listening Sessions facilitators ask every local program area the same questions to generate conversations, while state and federal partners gather the information that the program service delivery areas identified as issues/needs for long-term recovery. Those questions include:

- Has your capacity and capability to provide services in this area been compromised post-flooding?
- Has the request for services significantly increased in this area post disaster, and if so, does your program have the needed capacity to meet this increased need?
- When delivering on any program services, where are you stuck post-flooding?
- Have the COVID-19 and Monkeypox public health emergencies added to the complexities of providing services post-flooding?
- Has the recent school shooting at the Central Visual and Performing Arts High School impacted the systems, programs, staff, and the community you serve?

The HSS RSF Team works to create a sense of safety and non-intimidation, so program participants feel comfortable discussing the issues they experienced based on disaster events. The HSS RSF Team facilitates the listening sessions using a script to guide the discussions. Local session scheduling is divided by agency and program areas and, therefore, provide an opportunity for local programmatic and frontline staff to share their thoughts in an intimate environment. Sessions also have a virtual option for state and federal subject matter experts who are invited to listen in virtually and provide information solely when requested by the listening session participant.

St. Louis City	St. Louis City Department of Health	11/3/2022	11/30/2022	13:15 - 14:00	TBD
					The LPHA team will facilitate scheduling listening session. They recommended listening sessions with the St. Louis Regional Response Team (a network of social service agencies that serve the community) and stated they would get the HSS RSF team in touch with those contacts.
St. Louis County	St. Louis County Department of Health	11/3/2022	11/18/2022	15:00 - 16:00	
St. Charles County	St. Charles County Department of Health	11/3/2022	TBD	TBD	Will be scheduling before 12/19/22
St. Charles County	Compass Health Network	11/21/2022	TBD	TBD	Will be scheduling before 12/9/23
St. Louis City and St. Louis County	BJC Behavioral Health	11/21/2022	TBD	TBD	Will be scheduling before 12/9/24
St. Louis City	Hopewell	11/21/2022	11/21/2022	10:00 - 10:45	Scheduled a listening session for 12/1/22

Collating Data

The HSS RSF leadership team welcomed full integration with the JFO IRC partner team, and in addition to other RSF partners, specifically working with the MAXTRAX and Geospatial teams to utilize their platforms and expertise to organize HSS work, create amplification tools, and maximize the RNA product. MAXTRAX was used as a cataloged repository for all meeting summaries, to assist in retrieval, review, and operational movement of the wealth of ongoing information collected – its custom interface was welcomed by the HSS team and believe will be valuable to MO state and HSS officials during long-term recovery. The HSS issues/needs picture was enhanced through improved visual pictures in concert with the geospatial team –

working with HSS to gather and present the best data in unique ways to visualize the HSS story, system delivery-problems, and crosscutting issues for both RNA/RSD benefit and the long-term recovery planning use of MO state/local HSS leaders. Listening session data will be cataloged in MAXTRAX and plotted visually to strengthen the RNA and RSS – advancing our ongoing relationship with these two FEMA IRC partners throughout potential recovery implementation phases. Finally, the FEMA HSS liaison provided strong welcomed support to realizing summary notes, IRC connections and state/local meetings among MO HSS leaders and stakeholders – this work was essential to collecting required RNA-based data.

Recovery Issues/Needs

State Preliminary Assessment

The following issues were highlighted in the preliminary assessment performed by Missouri:

- St. Louis Public Schools (SLPS) were back into session this fall semester following the flooding. Statistics show that 73.4% of students in SLPS are economically disadvantaged (US News and World Report). Information from the Missouri Department of Elementary and Secondary Education (DESE) finds that 1 in 5 students in most St. Charles County schools qualify for the free and reduced lunch program. The impacts of flooding are sure to exacerbate these issues.
- The Missouri Department of Mental Health (MO DMH) applied for and was awarded, in partnership with SEMA, for the Crisis Counseling Program (CCP) Grant – indicating unmet needs for those impacted in mental health services.
- There are also health implications resulting from mold that are of great concern. It was for these reasons that SEMA recommend the activation of the HSS RSF and to be led by the state of MO HSS RSF Lead from MO DHSS.

State Partner Strategy Meeting Outcomes

Through the State Partner Strategy Meetings, the HSS RSF Team has identified the following:

- 1) MO DHSS supported the HSS RSF RNA Strategy and provided contacts for the impacted local jurisdictions' Dept. of Health agencies (Public Health, Environmental Health, and Behavioral Health Programs) to begin scheduling the Listening Sessions. After detailing possible approaches for accomplishing this work, MO DHSS agreed for the HSS RSF Team to spearhead the work and report back to the state with outcomes, and work for and with them to finalize the RSD and possible COAs. They requested that the team consider the complexities added by COVID-19 and Monkeypox response and recovery.
- 2) Missouri Veterans Commissions (MVC) identified the most pressing needs to be behavioral health concerns for veterans, staffing shortages, and short-term recovery planning (E.g., there were concerns with the continuity planning such as food and water contingencies while normal suppliers could not get to the sites). MVC also voiced a concern to ensure veterans were wired into VA services through an appropriate referral system if displaced outside normal care delivery systems.
- 3) MO DMH supported the HSS RSF RNA Strategy and provided local contacts for the Crisis Counseling Program (CCP) providers to begin scheduling the Listening Sessions on geographic coverage, service

scope, referrals, and gaps among other discussion topics. After detailing possible approaches for accomplishing this work, MO DMH agreed for the HSS RSF Team to spearhead the work and report back to the state with outcomes and work for and with them to finalize the RSD and possible COAs for those connected to the HSS RSF Team.

- 4) MO DMH requested that the team consider the complexities added by the recent school shooting in St. Louis. They identified that staffing shortages are of concern and they are unable to keep up with the increased demand for behavioral health services during this time. They also shared that long-term responder behavioral health needs, a need for increased funding for outreach, hiring and retaining staff, and expanding on their day-to-day work outside of a disaster event are of concern.
- 5) Missouri Department of Senior and Disability Services (MO DSDS) provided the Local Public Health Agency (LPHA) Liaison contact information for the HSS RSF Team and asked to be kept in the loop throughout the process but shared that they did not have additional information to share at the moment.
- 6) Missouri Department of Social Services (MO DSS) asked for example documents and requested a second meeting and are working to obtain contact information for state level management of programs with offices at the local level. The HSS RSF Team has provided example documents and is waiting to hear back on scheduling a second meeting to continue discussions on listening sessions.

Local Jurisdiction Partner Strategy Meetings – Initial Meetings

Through the State Partner Strategy Meetings, the HSS RSF Team has identified the following:

- 1) LPHA's:
 - a. The HSS RSF team met with the St. Louis County LPHA for initial discussions on scheduling Listening Sessions with program staff.
 - b. The HSS RSF team has a meeting scheduled on 11/30/22 with the independent City of St. Louis LPHA for initial discussions on scheduling Listening Sessions with program staff.
 - c. The HSS RSF team is waiting to hear back from the St. Charles County LPHA to schedule an initial meeting for scheduling listening sessions with program staff. The St. Louis County LPHA and MO DHSS LPHA Liaison will be contacting them in order to continue to facilitate conversations.
- 2) Veterans' Issues: The HSS RSF Team will be listening for information regarding veterans' needs during all of the Local Jurisdiction Listening Sessions in order to share information back to the MVC regarding any potential long-term recovery COA's.
- 3) CCP Providers / Contracted Agencies:
 - a. Amanda Luckett Murphy (ALM) Hopewell Center (St. Louis City): The HSS RSF team has an in-person meeting scheduled on 12/01/22.
 - b. BJC Behavioral Health (St. Louis City and St. Louis County): Meeting date anticipated by 12/19/22.
 - c. Compass Health Network (St. Charles County): Based on the request of Compass Health Network, the HSS RSF team is exploring options for meeting with all of the CCP Providers at once and the meeting date is anticipated by 12/19/22.

- 4) The HSS RSF Team met with the MO DHSS LPHA Liaison and provided their support for the RNA & RSD Engagement Project / Strategy. The HSS RSF Team has added the LPHA Liaison to all the State and Local Strategy Meetings for and with the LPHAs. The LPHA Liaison will be attending the LPHA listening sessions either in-person or virtually.
- 5) MO DSS asked for example documents and a second meeting and are working to obtain contact information for state level management of programs with offices at the local level. The HSS RSF Team has provided example documents and the meeting date is anticipated by 12/09/22.

Behavioral Health Issue/Challenge

- MO DMH found substantial unmet needs and submitted for the Crisis Counseling Program (CCP) Grant. *Identified by SEMA, FEMA, and the MO Department of Mental Health (DMH).*
- Staffing Shortages (Within DMH and the overall Behavioral Health profession) due to disaster response burn-out, individuals leaving the profession since COVID-19, and a lack of individuals entering the behavioral health workforce. There is a lack of funding for positions within behavioral health to meet the identified need and hire and retain staff in both DMH and in the Federally Qualify Health Center (FQHC's). *Identified by the MO Department of Mental Health (DMH).*
- The Crisis Counseling Program (CCP) is not awarded at the same time that the Disaster Recovery Center's (DRCs) open and then they close before the CCP ends – which makes it more difficult to provide services to those individuals in need. Additionally, the more immediate delivery of services may decrease stigma in accessing care for behavioral health services, increase awareness of the CCP, increase contact with underserved communities, and decrease re-traumatization of survivors. *Identified by the MO Department of Mental Health (DMH) and initial conversations with CCP Providers.*
- Long-Term Recovery Behavioral Health Impacts to First Responders, Volunteers, and response agency staff due to disaster response burn-out and the increased frequency of response to multiple public health emergencies, natural disasters, and human-made emergencies. *Identified by the MO Department of Mental Health (DMH) and the St. Louis Community Organizations Active in Disasters (COAD).*
- Behavioral health issues are stigmatized - Behavioral health is a concern among the homeless population & some people don't seek help for their mental or behavioral health issue due to the stigma that it carries. *Identified by the 2022 Flooding Community Meeting.*
- Challenges in access to medical care, especially regarding behavioral health specialists - There is a significant delay for people to receive timely appointments for specialty medical needs and mental health specialists. *Identified by the 2022 Flooding Community Meeting.*
- Lack of knowledge on resources to deal with behavioral health issues. Communities are unaware that there are grants available, specifically for behavioral health, such as the New Hope grant. *Identified by the 2022 Flooding Community Meeting.*

Public Health and Environmental Health Issue/Challenge

- Mold and other health concerns – Mold from the flooding may impact the physical health and safety of individuals and more predominately those from the following cross-cutting principles: Integration of access and functional needs; Needs of children, youth, older adults, and families; Equity: race, ethnicity, gender, and sexual orientation. *Identified by SEMA and FEMA.*
- COVID-19, Monkeypox, and other Public Health emergency complexities may have impacted LPHA's ability to respond and recover from the 2022 July flooding. The COVID-19 pandemic and Monkeypox Public Health emergencies rapidly revealed the effects of unchecked health disparities and fragile systems. Overlapping economic, educational, behavioral health, and substance use crises shifted communities and individuals into deeper struggling. These systemic and structural inequities were even further exasperated by the July 2022 flooding. *Identified by the MO Department of Health and Senior Services and initial conversations with St. Louis County Public Health.*
- Workforce Development and Retainment – Staffing Shortages *Identified by the initial conversations with St. Louis County Public Health.*
- Public Health was overwhelmed with response tasks and were disproportionately depended upon during the disaster response. *Identified by the initial conversations with St. Louis County Public Health.*

Education Issue/Challenge

- St. Louis Public Schools (SLPS) were directly impacted and are a PA applicant. *Identified by SEMA and FEMA.*
- 73.4% of SLPS students are “economically disadvantaged” (US News and World Report). *Identified by SEMA and FEMA.*
- MO DESE reports that 1 in 5 students in St. Charles County schools qualify for free and reduced lunch. *Identified by SEMA and FEMA.*
- Complexities of recent school shooting at the Central Visual and Performing Arts High School have disrupted the community's ability to engage in long-term recovery activities from the July 2022 flooding. Historical systemic and structural inequities and community violence and trauma have impaired community recovery and resiliency for all types of disaster events. *Identified by SEMA, FEMA, the St. Louis COAD, the MO DMH, initial conversations with the St. Louis County Public Health, and initial conversations with CCP Providers.*

Healthcare Issue/Challenge

- Delivery and access to primary care presents challenges on telehealth and tele-behavioral health services due to broadband issues and cell service deserts. 9-1-1 is not accessible throughout the whole State and 2-1-1 is even more limited than 9-1-1. Community partners and CCP providers identified limited access to broadband, a lack of education to utilize technology, or no access to internet or cell phones due to those individuals' experiencing homelessness. *Identified by the 2022*

Flooding Community Meeting, initial conversations with St. Louis County Public Health, and one of the three CCP Providers/Agencies at this time.

Human Services Issue/Challenge

- Affordable Housing – There is a lack of access to affordable housing and more predominately for those communities who face pre-existing systemic and structural inequities. *Identified by the 2022 Flooding Community Meeting via the Housing RSF feedback and initial conversations with St. Louis County Public Health.*
- Food Insecurity - *Identified by initial conversations with St. Louis County Public Health.*
- Lack of cross-sector/agency cooperation and communication between healthcare, behavioral health, and human services programs. They are working in silos. *Identified by the 2022 Flooding Community Meeting and initial conversations with St. Louis County Public Health.*

Recommended Next Steps

Behavioral Health Issue/Challenge

- MO DMH found substantial unmet needs and submitted for the Crisis Counseling Program (CCP) Grant. *Identified by SEMA, FEMA, and the MO Department of Mental Health (DMH).*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs for behavioral health services both individuals receiving and providing services;
 - the CCP Providers/Agencies to validate and identify the gaps and needs for behavioral health services both individuals receiving and providing services as well as barriers to access to services in HSS systems; and
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the MO DMH and Federally Qualified Health Centers (FQHC's) to meet the needs and gaps for behavioral health service delivery.

- Identify current practices that can be leveraged and built upon for increase cross-agency/sector cooperation (i.e., United Way/Unite Us and New City Project initiative in St. Louis).
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from CCP Providers who can identify the number of encounters/individuals they have reached and anticipate reaching via the Disaster Recovery Center (DRC) and door-to-door canvassing as well as what zip codes they have targeted and anticipate reaching. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Staffing Shortages (Within DMH and the overall Behavioral Health profession) due to disaster response burn-out, individuals leaving the profession since COVID-19, and a lack of individuals entering the behavioral health workforce. This is a lack of funding for positions within behavioral health to meet the identified need and hire and retain staff in both DMH and in the FQHC's. *Identified by the MO Department of Mental Health (DMH)*.
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with behavioral health workforce development and retention, and
 - the CCP Providers/FQHC's to validate and identify the gaps and needs associated with behavioral health workforce development and retention.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the MO DMH and FQHC's to meet the needs associated with staffing shortages.
 - Information gleaned from the listening sessions can be shared with the appropriate state and federal agencies who may be able to provide support.
 - Pull together the qualitative data from the listening sessions. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- The Crisis Counseling Program (CCP) is not awarded at the same time that the Disaster Recovery Center's (DRCs) open and then they close before the CCP ends – which makes it more difficult to provide services to those individuals in need. Additionally, the more immediate delivery of services may decrease stigma

in accessing care for behavioral health services, increase awareness of the CCP, increase contact with underserved communities, and decrease re-traumatization of survivors. *Identified by the MO Department of Mental Health (DMH) and initial conversations with CCP Providers.*

- o Recommended next steps:

- The HSS RSF Team will meet with:
 - the CCP Providers/FQHC's to validate and identify the gaps and needs for delivering behavioral health services, during immediate disaster response, in timely manner and barriers to access to services when the DRCs close;
 - the MO DMH to validate and identify the gaps and needs for delivering behavioral health services, during immediate disaster response, in timely manner and barriers to access to services when the DRCs close; and
 - the appropriate contacts within SEMA and FEMA who have visibility on decisions to open and close DRCs during response and recovery.

- o Anticipated result or impact:

- Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the MO DMH and Federally Qualified Health Centers (FQHC's) to meet the needs and gaps for behavioral health service delivery.
 - To identify any current practices that can be leveraged and built upon to deliver behavioral health services during immediate disaster response.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from CCP Providers who can identify the number of encounters/individuals they have reached and anticipate reaching via the Disaster Recovery Center (DRC) and door-to-door canvassing as well as what zip codes they have targeted and anticipate reaching. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Long-Term Recovery Behavioral Health Impacts to First Responders, Volunteers, and response agency staff due to disaster response burn-out and the increased frequency of response to multiple public health emergencies, natural disasters, and human-made emergencies. *Identified by the MO Department of Mental Health (DMH) and the St. Louis Community Organizations Active in Disasters (COAD).*

- o Recommended next steps:

- The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with long-term recovery

- behavioral health impacts to first responders, volunteers, and public health staff;
- the CCP Providers/FQHC's to validate and identify the gaps and needs associated with long-term recovery behavioral health impacts to first responders, volunteers, and service delivery providers; and
 - the St. Louis COAD to validate and identify the gaps and needs associated with long-term recovery behavioral health impacts to first responders, volunteers, and service delivery providers.
- Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the MO DMH, FQHC's, and COAD members to meet the needs and gaps for behavioral health service delivery to first responders.
 - To identify any current practices that can be leveraged and built upon to deliver timely behavioral health services to first responders during disaster response and recovery.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from COAD members who may be able to identify the number of encounters with first responders to deliver behavioral health services. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
 - Behavioral health issues are stigmatized – Behavioral health is a concern among the homeless population & some people don't seek help for their mental or behavioral health issue due to the stigma that it carries. *Identified by the 2022 Flooding Community Meeting.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs for behavioral health services both individuals receiving and providing services;
 - the CCP Providers/Agencies to validate and identify the gaps and needs for behavioral health services both individuals receiving and providing services as well as barriers to access to services in HSS systems; and
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.

- Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the MO DMH and FQHC's to meet the needs and gaps for behavioral health service delivery.
 - To identify any current practices that can be leveraged and built upon to deliver behavioral health services during immediate disaster response.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from CCP Providers who can identify the number of encounters/individuals they have reached and anticipate reaching via the Disaster Recovery Center (DRC) and door-to-door canvassing as well as what zip codes they have targeted and anticipate reaching. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Challenges in access to medical care, especially regarding behavioral health specialists – There is a significant delay for people to receive timely appointments for specialty medical needs and mental health specialists. *Identified by the 2022 Flooding Community Meeting.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs for accessing healthcare/ medical and behavioral health services;
 - the CCP Providers to validate and identify the gaps and needs for accessing healthcare/ medical and behavioral health services; and
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's, MO DMH, and FQHC's to meet the needs and gaps for healthcare and behavioral health service delivery.
 - Pull together the qualitative data from the listening sessions. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Lack of knowledge on resources to deal with behavioral health issues. Communities are unaware that there are grants available, specifically for behavioral health, such as the New Hope grant. *Identified by the 2022 Flooding Community Meeting.*

- Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with the lack of access or knowledge resources, including funding opportunities, available for behavioral health service delivery for services;
 - the CCP Providers/Agencies to validate and identify the gaps and needs associated with the lack of access or knowledge resources, including funding opportunities, available for behavioral health service delivery for services; and
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available.
- Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of MO DMH, Federally Qualified Health Centers (FQHC's), and other behavioral health service providers to meet the needs and gaps for behavioral health service delivery.
 - Pull together the qualitative data from the listening sessions. Pull together information regarding the funding that is currently being received by MO DMH, FQHC's, and possibly other behavioral service providers. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.

Public Health and Environmental Health Issue/Challenge

- Mold and other health concerns – Mold from the flooding may impact the physical health and safety of individuals and more predominately those from the following cross-cutting principles: Integration of access and functional needs; Needs of children, youth, older adults, and families; Equity: race, ethnicity, gender, and sexual orientation. *Identified by SEMA and FEMA.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with mold and associated physical health and safety concerns, and
 - the Regional Response Team, which is a network of social service agencies that serve the community.

- Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's, healthcare, and social services agencies to meet the gaps identified.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- COVID-19, Monkeypox, and other Public Health emergency complexities may have impacted LPHA's ability to respond and recover from the 2022 July flooding. The COVID-19 pandemic and Monkeypox Public Health emergencies rapidly revealed the effects of unchecked health disparities and fragile systems. Overlapping economic, educational, behavioral health, and substance use crises shifted communities and individuals into deeper struggling. These systemic and structural inequities were even further exasperated by the July 2022 flooding. *Identified by the MO Department of Health and Senior Services and initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with responding to and engaging in long-term recovery activities for the flooding with the added complexities of recent public health emergency response and recovery.
 - Anticipated result or impact:
 - The MO State Emergency Management Agency (SEMA) and the HSS RSF Team will learn about new coordination points and have a better understanding of how to support multiple complexities during future disaster recovery operations.
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's, healthcare, and social services agencies to meet the gaps identified.
 - Information gleaned from the listening sessions can be shared with the appropriate state and federal agencies who may be able to provide support.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a

tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.

- Workforce Development and Retainment – Staffing Shortages *Identified by the initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with public health workforce development and retainment.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's to meet the needs associated with staffing shortages.
 - Information gleaned from the listening sessions can be shared with the appropriate state and federal agencies who may be able to provide support.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Health Resources and Services Administration (HRSA). This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Public Health was overwhelmed with response tasks and were disproportionately depended upon during the disaster response. *Identified by the initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with the expected role of public health during disaster response and limits to their capacity and capabilities to participate in those roles and still meet the regular demand for public health needs.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's to participate in disaster response roles and still meet the regular demand for public health needs.

- Pull together the qualitative data from the listening sessions. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.

Education Issue/Challenge

- St. Louis Public Schools (SLPS) were directly impacted and are a PA applicant. *Identified by SEMA and FEMA.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the U.S. Department of Education Disaster Recovery Unit (DRU) with the MO Department of Elementary and Secondary Education (DESE) in order to support the SLPS impacted, and
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - The HSS RSF Team, U.S. Department of Ed. DRU and DESE will be able to increase understanding of the issues that led to the schools being PA applicants and can coordinate to identify possible courses of action and implementation.
 - The DRU will be able to assist the HSS RSF Team in supporting DESE with needed TA, funding opportunities, and resources available.
 - Pull together the qualitative data from the listening sessions. Pull together any qualitative data available to the U.S. Department of Education. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- 73.4% of SLPS students are “economically disadvantaged” (US News and World Report). *Identified by SEMA and FEMA.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the U.S. Department of Education Disaster Recovery Unit (DRU) with the MO Department of Elementary and Secondary Education (DESE) in order to support the SLPS impacted, and
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's and social services system programs (i.e., Public Health Maternal and Children &

Adolescent Health; Behavioral Health Child Mental Health & Transitional Age Youth (TAY); Social Services Child Protective Services, Children Welfare, etc.)

- Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - The HSS RSF Team, U.S. Department of Ed. DRU and DESE will be able to increase understanding of the issues that led to the schools being PA applicants and can coordinate to identify possible courses of action and implementation.
 - The DRU will be able to assist the HSS RSF Team in supporting DESE with needed TA, funding opportunities, and resources available.
 - Pull together the qualitative data from the listening sessions. Pull together any qualitative data available to the U.S. Department of Education. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- MO DESE reports that 1 in 5 students in St. Charles County schools qualify for free and reduced lunch.
Identified by SEMA and FEMA.
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the U.S. Department of Education Disaster Recovery Unit (DRU) with the MO Department of Elementary and Secondary Education (DESE) in order to support the SLPS impacted, and
 - the MO Department of Elementary and Secondary Education (DESE), and
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's and social services system programs (i.e., Public Health Maternal and Children & Adolescent Health; Behavioral Health Child Mental Health & Transitional Age Youth (TAY); Social Services Child Protective Services, Children Welfare, etc.)
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - The HSS RSF Team, U.S. Department of Ed. DRU and DESE will be able to increase understanding of the issues that led to the schools being PA applicants and can coordinate to identify possible courses of action and implementation.
 - The DRU will be able to assist the HSS RSF Team in supporting DESE with needed TA, funding opportunities, and resources available.

- Pull together the qualitative data from the listening sessions. Pull together any qualitative data available to the U.S. Department of Education. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Complexities of recent school shooting at the Central Visual and Performing Arts High School have disrupted the community's ability to engage in long-term recovery activities from the July 2022 flooding. Historical systemic and structural inequities and community violence and trauma have impaired community recovery and resiliency for all types of disaster events. *Identified by SEMA, FEMA, the St. Louis COAD, the MO DMH, initial conversations with the St. Louis County Public Health, and initial conversations with CCP Providers.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with the community's responding to and engaging in long-term recovery activities for the flooding with the added complexities of the recent school shooting;
 - the CCP Providers/Agencies to validate and identify the gaps and needs associated with the community's responding to and engaging in long-term recovery activities, with an emphasis on behavioral health needs, for the flooding with the added complexities of the recent school shooting;
 - the Regional Response Team, which is a network of social service agencies that serve the community; and
 - the U.S. Department of Education Disaster Recovery Unit (DRU) with the MO Department of Elementary and Secondary Education (DESE) in order to support the SLPS impacted.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - SEMA and the HSS RSF Team will learn about new coordination points and have a better understanding of how to support multiple complexities during future disaster recovery operations.
 - Information gleaned from the listening sessions can be shared with the appropriate state and federal agencies who may be able to provide support.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's, FQHC's, SLPS, and other social services agencies to meet the gaps identified.

- Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.

Healthcare Issue/Challenge

- Delivery and access to primary care presents challenges on telehealth and tele-behavioral health services due to broadband issues and cell service deserts. 9-1-1 is not accessible throughout the whole State and 2-1-1 is even more limited than 9-1-1. Community partners and CCP providers identified limited access to broadband, a lack of education to utilize technology, or no access to internet or cell phones due to those individuals' experiencing homelessness. *Identified by the 2022 Flooding Community Meeting, initial conversations with St. Louis County Public Health, and one of the three CCP Providers/Agencies at this time.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with tele-services, broadband access, and lack of access or knowledge of utilizing technology for services;
 - the CCP Providers/Agencies to validate and identify the gaps and needs associated with tele-services, broadband access, and lack of access or knowledge of utilizing technology for services; and
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's, CCP Providers, and other community stakeholders to meet the gaps identified.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from CCP Providers who can identify the number of encounters/individuals they have reached and anticipate reaching via the Disaster Recovery Center (DRC) and door-to-door canvassing as well as what zip codes they have targeted and anticipate reaching. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we

can deliver refined needs and local conversations will allow for the creation of more precise strategies.

Human Services Issue/Challenge

- Affordable Housing – There is a lack of access to affordable housing and more predominately for those communities who face pre-existing systemic and structural inequities. *Identified by the 2022 Flooding Community Meeting via the Housing RSF feedback and initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with individuals in the community accessing affordable housing; and
 - the Regional Response Team, which is a network of social service agencies that serve the community.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's and social services agencies to meet the gaps identified.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Food Insecurity - *Identified by initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with individuals in the community accessing affordable housing; and
 - the Regional Response Team, which is a network of social service agencies that serve the community.
 - Anticipated result or impact:

- Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's and social services agencies to meet the gaps identified.
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.
- Lack of cross-sector/agency cooperation and communication between healthcare, behavioral health, and human services programs. They are working in silos. *Identified by the 2022 Flooding Community Meeting and initial conversations with St. Louis County Public Health.*
 - Recommended next steps:
 - The HSS RSF Team will meet with:
 - the St. Charles County, St. Louis County, and the City of St. Louis LPHA's to validate and identify the gaps and needs associated with silos between health and social service providers;
 - the CCP Providers/Agencies to validate and identify the gaps and needs associated with silos between health and social service providers;
 - stakeholders from the Community Meeting to further explore the impacts to the community and the current assessments and data available; and
 - the Regional Response Team, which is a network of social service agencies that serve the community.
 - Anticipated result or impact:
 - Increased understanding of the breadth of the issue identified and identify any cross-cutting principles such as equity considerations and pre-existing systemic and structural inequities.
 - Visibility on the current data available demonstrating the extent of the needs and the capability and capacity of the LPHA's and social services agencies to meet the gaps identified.
 - To identify any current practices that can be leveraged and built upon for increase cross-agency/sector cooperation (i.e., United Way/Unite Us and New City Project initiative in St. Louis).
 - Pull together the qualitative data from the listening sessions. Pull together quantitative data from the Regional Response Team who has done data collection and surveying of the individuals in the community post disaster. This data can be collected into a

tighter evaluation and develop the long-term recovery strategies and possible COAs. With delivery of the RSD of 12/19/22 we can deliver refined needs and local conversations will allow for the creation of more precise strategies.

*** Some HSS issues identified in this report predate the 2022 flooding, and the HSS RSF will be working to further unpack post-disaster impacts through local listening sessions prior to full RSD delivery December 2022.

Housing RSF

Overview

Following the period of severe weather during July 25 – 28, 2022, and the subsequent Presidential Disaster Declaration (DR-4665), the Housing Recovery Support Function (RSF) was activated to assess the housing landscape of the declared areas and provide considerations that support efforts to address pre-and post-disaster housing issues. The Housing RSF participated in multiple stakeholder engagements to gain a shared understanding of local hazards, issues and vulnerabilities impacting long term recovery success. The key considerations are derived from a combination of the data presented and issues and concerns raised during stakeholder engagements.

The pre-flood housing stock was mostly concentrated in urban areas for this event. Approximately 57% of the overall housing stock within the declared areas is located in St. Louis County, while 23% of the housing stock is located in the city of St. Louis and 20% in St. Charles County. Larger multifamily units are generally found in more urban areas, and as such, St. Charles and St. Louis Counties, along with the city of St. Louis combined had 32% of Missouri's 20-to-49-unit structures and approximately 50% of the units in structures with more than 50 units.

Post-disaster St. Louis County had the highest concentration of households with verified FEMA damage at 63.5% and St. Charles County had the least, 7.8%. In total, FEMA awarded almost \$42 million dollars in federal assistance – St. Louis County received 68.3% of the total FEMA Verified Loss (FVL) for real and personal property damage for all designated areas. A total of 87.9% of all residences impacted in the designated areas were classified as houses or duplexes.

The Housing RSF has identified four key areas of consideration for the state during its recovery planning:

- Development of local/county/regional post-disaster housing plans
- Address the increased need for access to affordable, accessible rental housing options
- Identify ways to increase the utilization of flood insurance for homeowners
- Take efforts to mitigate the effects of future flooding events

Pre-Disaster Housing Stock

In the table below, the number and types of housing in the declared counties and the city of St. Louis is shown. As indicated, a large portion of the pre-disaster housing stock was located in urban areas, and entirely within the St. Louis metropolitan area. St. Louis County, the population center of the St. Louis metropolitan area, had the largest pre-disaster housing stock amongst the declared communities. St. Louis County contains approximately 16% of Missouri's housing stock, and similarly, accounts for approximately 16% of the 1-unit detached or attached (single-family) housing units within the state. Approximately 57% of the housing stock in the declared communities is in St. Louis County.

The other affected county was St. Charles County, the second largest county in the St. Louis metropolitan area. Approximately 20% of the housing stock in the declared communities is in St. Charles County. The

remaining 23% of the housing stock is located in the city of St. Louis. Larger multifamily units are generally found in more urban areas, and as such, St. Charles and St. Louis County, along with the city of St. Louis combined had 32% of Missouri's 20-to-49-unit structures and approximately 50% of the units in structures with more than 50 units.

The distribution and age of the housing stock in the impacted communities is important as well as the quality and its susceptibility to severe weather damage. Of note, manufactured housing (and some travel trailers) is common in rural areas, and these structures are particularly susceptible to wind and water damage in a straight-line windstorm or flood. According to the American Community Survey (ACS), manufactured housing units represented 6% of the total housing stock in Missouri pre-flood.¹

Table 1: Pre-disaster Housing Stock

Location	Total Housing Units	1, detached or attached unit	2 to 4 units	5 to 19 units	20 to 49 units	50 or more units	Mobile home, boat, RV, van, etc.
Missouri	2,804,664	2,069,713	223,089	201,775	61,975	78,576	169,536
St. Charles County	156,396	129,700	5,417	11,072	2,869	3,020	4,318
St. Louis County	441,593	337,451	28,277	49,703	9,120	15,800	1,242
St. Louis City	176,955	82,967	50,586	14,436	7,994	20,255	717
Housing in Affected Counties	774,944	550,118	84,280	75,211	19,983	39,075	6,277
% of State Total by Type	27.60%	26.60%	37.80%	37.30%	32.20%	49.70%	3.70%
% of Total in Affected Areas	100%	71.00%	10.90%	9.70%	2.60%	5.00%	0.80%

Source: American Community Survey 2020 5-year data

The pre-flood housing stock was mostly concentrated in urban areas for this event. Survivors displaced from areas located within a metropolitan area who are in close proximity to a larger housing market may have greater access to permanent rehousing options. This stands in contrast to survivors displaced from rural areas needing to be rehoused within a reasonable commuting distance to maintain a connection to employment, health care, and school networks.

Demographics of Impacted Areas

Selected American Community Survey data for the two declared counties and the independent city of St. Louis (as well as the state) are provided below. Several categories of information will be highlighted and discussed, to emphasize areas which may have particularly high (or low) values. For example, areas with median household incomes well above (125%) or below (75%) the state median (\$57,290) were identified.

The two declared counties and the city of St. Louis have a combined population of 1,700,478², comprising 28% of the total Missouri population. The two most populous areas are St. Louis County with 997,187 and St. Charles County with 409,981, which are located within the St. Louis metropolitan area. St. Louis and St. Charles counties combined represent 83% of the population of the impacted communities. The population in the city of St. Louis, at 293,310, represents the remaining 17% of the population in the declared communities.

¹ Table B25024, ACS 2020 5-year. The ACS does not provide a breakout between mobile or manufactured homes for residential purposes.

² Census Bureau 2021 Population Estimates; all other data uses 2020 ACS 5-year data.

Age and Family Size

The portion of people in the two declared Missouri counties and the city of St. Louis under 18 years of age ranges from 19.1% - 23.3% and is generally comparable to the entire state of Missouri (where 22.5% of the population is under 18). St. Charles County has the highest rate of population under 18 years of age at 23.3% and has an average family size of 3.0. For the portion of people in the 60+ age cohort, the range is more widespread at 20.5% - 25.0%, compared to Missouri's 23.4% statewide. Communities with high percentages of young and/or residents aged 60 and over may face increased recovery challenges because these segments of the population may require more resources to support their recovery.

Average household sizes are smaller than average family sizes, in large part because a family contains a minimum of two people, whereas only one person is needed to form a household. In Missouri, the average household size is 2.4 (compared to the state's average family size of 3.1).

Table 2: Population in Impacted Areas

Location	Population	Age, percent		Family Size
		Under 18	60+	
Missouri	6,168,187	22.50%	23.40%	3.1
St. Charles County	409,981	23.30%	21.60%	3
St. Louis County	997,187	22.10%	25.00%	3
St. Louis	293,310	19.10%	20.50%	3

Source: Census Bureau 2021 Population Estimates; 2020 ACS 5-year data

Income Levels

Disaster recovery at the household level typically requires significant resources to address the damage. Those costs may be borne by insurance, savings, loans, or external assistance. The ability to address the financial demands of disaster recovery at the individual or family level is often a function of family income. The median household income³ for Missouri (all counties) is \$57,290 (mean of \$78,194). The median household income in the two declared counties and the city of St. Louis ranges from \$45,782 to \$87,644 (the mean household incomes range from \$65,863 to \$106,564). Of the declared counties, both St Charles and St. Louis have a median household income above \$65,000 and both exceed the statewide level. The city of St. Louis has the lowest median household income among the affected areas at \$45,782.

Within the impacted communities, a segment of the population derives a portion of their household income from Social Security and retirement sources. In Missouri, 33.1% of households receive income from Social Security, averaging \$19,816⁴ statewide. In both declared counties and the city of St. Louis, that ranges from 26.5% - 32.0% (city of St. Louis is at 26.5%, St. Charles County is 30.3% and St. Louis County is 32.0%). All of the impacted communities are below the statewide average. In Missouri, 22.3% of households receive some form of retirement income outside of Social Security, averaging \$24,125. Among the declared counties and the city of St. Louis, only St. Charles County has more than 25% of households receiving retirement

³ Median income may be a more effective statistic because it is less prone to being influenced by high incomes at the very top of the range.

⁴ As shown in Table DP03 of the 2020 5-year ACS

income. Residents in the impacted communities who live on a fixed income derived primarily from either Social Security or retirement benefits may face additional recovery resource challenges.

Table 3: Household Income, Education, Disability, Race and LEP

Location	Household Income (2019)		Education		Disability	Race (Not Hispanic or Latino)				Other	Hispanic or Latino	Limited English Proficiency (LEP)
	Median	Mean	No HS Grad	Bachelors or Higher		All Ages	White	Black or African American	American Indian and Alaska Native			
Missouri	\$57,290	\$78,194	9.4%	29.9%	14.4%	78.8%	11.3%	0.3%	5.2%	4.3%	2.2%	
St. Charles County	\$87,644	\$106,564	5.0%	40.8%	10.2%	86.6%	4.5%	0.1%	5.4%	3.4%	1.6%	
St. Louis County	\$68,661	\$102,336	6.0%	44.4%	11.7%	64.8%	24.2%	0.1%	7.9%	3.0%	3.0%	
St. Louis	\$45,782	\$65,863	11.3%	37.2%	15.3%	43.9%	45.4%	0.2%	6.3%	4.1%	3.6%	

Source: 2020 ACS 5-year data

Note: "Other Race" includes Asian, Native Hawaiian and other Pacific Islander, other, and two or more races.

Education

Education can be described by the two ends of the spectrum, those without high school degrees and those with a bachelor's degree or higher. In Missouri, 9.4% of the residents lack a high school degree and 29.9% possess a bachelor's degree or higher. In the declared counties and the city of St. Louis, only the city of St. Louis exceeds the statewide average of population without high school degrees (see Table 3). In the declared counties and the city of St. Louis, this ranges from 5.0% in St. Charles County to a high of 11.3% in the city of St. Louis. For residents with a bachelor's degree or higher, the Missouri average is 29.9%. All of the affected areas exceed the statewide average and ranged from 37.2% in the city of St. Louis to 44.4% in St. Louis County. Those without bachelor's degrees may experience limited options with respect to employment in their recovery from the disaster, particularly if businesses close or modernize as part of the recovery. Additionally, this may impact state or local economic development initiatives that require increased educational attainment for the workforce.

Disability

Individuals with disabilities face additional challenges with respect to disaster recovery. The ACS data presents disability information for three age groups, under 18, 18 - 64, and 65 and over. The Missouri estimates for individuals with a disability in those age groups is 4.7%, 12.2%, and 35.6%, respectively. For the youngest group (under 18), only the city of St. Louis at 5.8% exceeded the statewide rate. Among the working age group, the disability percentages are below the statewide average in St. Charles and St. Louis counties at 7.8% and 9.3%, respectively. For residents 65 and older, the Missouri average is 35.6%. Only the city of St. Louis exceeded the statewide average for the 65 and over population with disabilities at 38.7%. Both St. Charles and St. Louis counties were below the statewide rate at 29.6% and 29.8%, respectively.

Planning for individuals with disabilities is essential as they often need additional housing considerations, particularly individuals with mobility challenges.

Race

Race may play a role in engaging and assisting disaster survivors as lines of communication and community priorities may differ among different races. According to the ACS⁵, while 78.8% of the Missouri population identifies as white, in both declared areas and the city of St. Louis that ranges from 43.9% - 86.6%. The city of St. Louis has the lowest at 43.9%, not unexpected as urban areas often have significant minority communities.

Black or African American populations (11.3% of Missouri's population) in the declared counties and the city of St. Louis are predominantly in the city of St. Louis, with 45.4% of the city's population and St. Louis County, with 24.2% of the population. Blacks or African Americans comprise 4.5% of the county population in St. Charles County. The percentage of American Indian and Alaska Native in the declared counties and the city of St. Louis are the highest in the city of St. Louis at 0.2%. Both St. Charles and St. Louis counties have approximately 0.1% of their respective populations comprised of American Indian and Alaska Natives. Statewide, American Indian and Alaska Natives represent less than 1% (0.3%) of the Missouri population.

Limited English Proficiency

While the Hispanic or Latino populations in the declared counties and the city of St. Louis are lower than the Missouri average (4.3%), the city of St. Louis is nearest to the statewide rate at 4.1%. Lowest is St. Louis County, with 3.0% of the population identifying as Hispanic or Latino, followed by St. Charles County at 3.4%. Hispanic or Latino residents in the city of St. Louis may face communication challenges, as the city also has the greatest proportion of residents with Limited English Proficiency⁶ (LEP).

Engaging in the recovery process is challenging for all survivors, particularly those with LEP. In Missouri, 2.2% of the population is considered to have LEP and both the city of St. Louis and St. Louis County are higher than the state level. The ACS data further shows that these are largely other European and Asian Pacific Islander languages in St. Louis County, and a relatively even split between speakers of Spanish, other European languages and Asian or Pacific Islander languages in the city of St. Louis.

Post Disaster Housing Impacts

Figure 1 displays a heat map identifying the total number and location of registrants that sought FEMA assistance, with darker colors representing a higher concentration of registrants. A total of 27,191 households applied for assistance, however, FEMA inspections determined that only 13,261 households were eligible. St. Louis County had the highest concentration of households with verified FEMA damage at 63.5%. St. Louis County also received 68.3% (28.4 million dollars) of the total FEMA Verified Loss (FVL) for real and personal property damage for all designated areas. In the designated area, 87.9% of all residences impacted were classified as houses or duplexes.

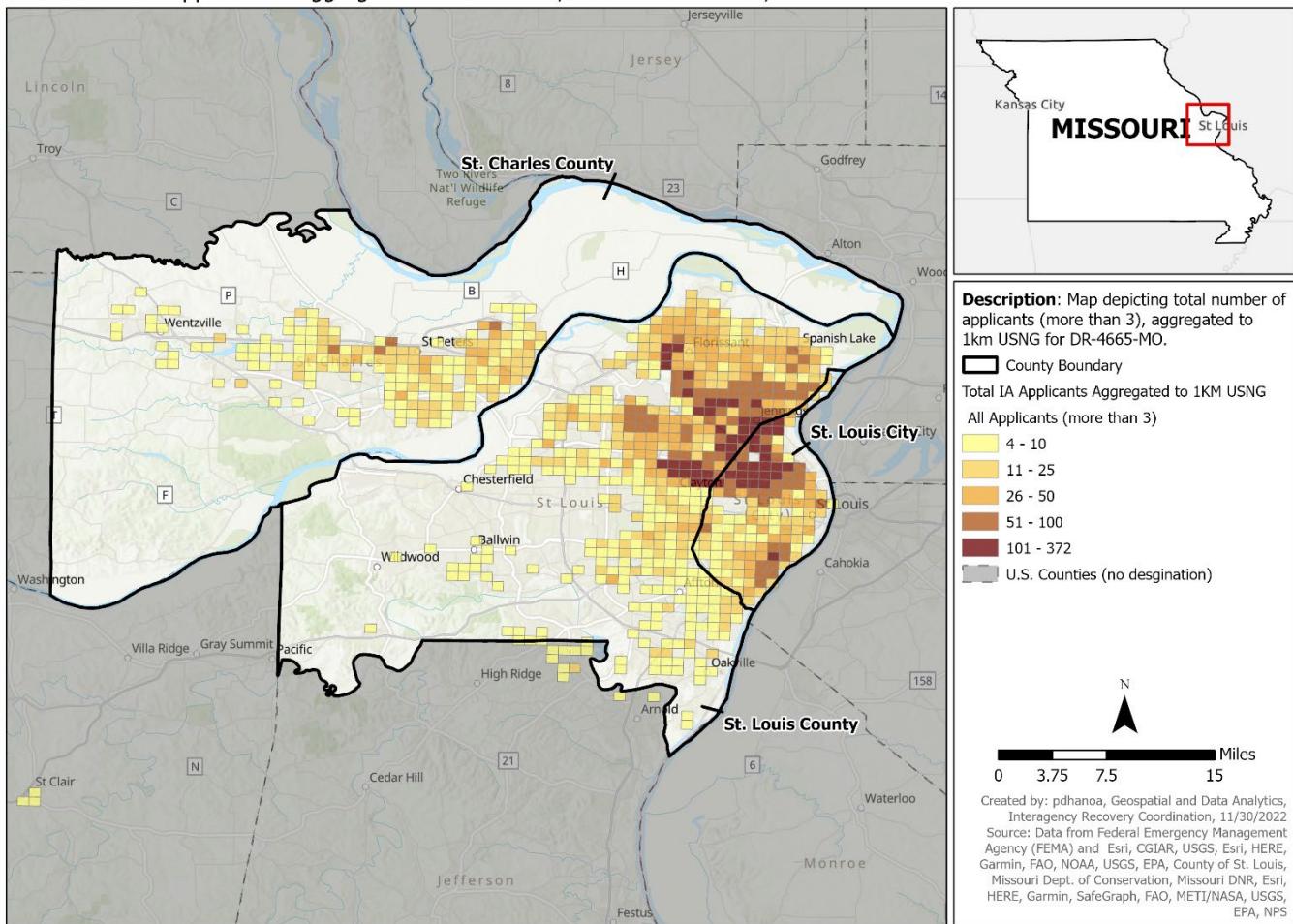
⁵ Table DP05 of the 2020 5-year ACS

⁶ Table DP02 of the 2020 5-year ACS

Figure 1: DR-4665-MO Registrations – Individual Assistance

FEMA DR-4665-MO

Total Individual Applications Aggregated to 1km USNG, as of November 30, 2022

**FEMA Verified Loss Information**

As shown below, FEMA inspections determined that 6,333 (52.1%) of owner registrants suffered real property loss and 5,831 (47.9%) suffered no real property loss. Among owners and renter registrants, 12,269 (53.7%) suffered no personal property losses and 10,570 (46.3%) suffered personal property loss.

Table 4: FEMA Verified Loss by Occupancy				
Damage Category	Registrant Occupancy			
	Owner		Renter	
	Owner Number	% of Total	Renter Number	% of Total
No Real Property FVL	5,831	47.9%		
Any Real Property FVL	6,333	52.1%		
RP FVL \$0.01 - \$499	78	1.3%		
RP FVL \$500 - \$4,999	4,541	71.7%		
RP FVL \$5,000 - \$24,999	1,598	25.2%		
RP FVL \$25,000 and over	116	1.8%		
No Personal Property FVL	7,290	60.5%	4,979	46.1%
Any Personal Property FVL	4,758	39.5%	5,812	53.9%
PP FVL \$0.01 - \$499	1,944	40.9%	2,336	40.2%
PP FVL \$500 - \$4,999	2,756	57.9%	3,263	56.1%
PP FVL \$5,000 and over	58	1.2%	213	3.7%
Total Registrants	12,048		10,791	

Source: FEMA FIDA Report 34761, Oct. 11, 2022

The table below indicates that St. Louis County received the most real property damage totaling \$20,125,187. St. Charles County received the least real property damage totaling \$3,654,165. St. Louis County received the most personal property damage at \$8,232,746 and St. Charles County received the least personal property damage at \$778,921. Of the 3 declared areas, St. Louis County received 68.3% of the total FEMA Verified Loss (FVL) for real and personal property damage for all designated areas. To note, renter occupied dwellings are not assigned a dollar amount for real property damages during the FEMA inspection process. These dwellings are assigned a level of damage.

Table 5: FEMA Verified Loss by Designated Area

Location	RP FVL	PP FVL	Total FVL	% of Total
St. Charles (County)	\$3,654,165	\$778,921	\$4,433,086	10.7%
St. Louis (County)	\$20,125,187	\$8,232,746	\$28,357,933	68.3%
St. Louis	\$6,428,405	\$2,297,104	\$8,725,509	21.0%
Totals	\$30,207,758	\$11,308,770	\$41,516,528	100.0%

Source: FEMA FIDA Report 34761. Oct. 11. 2022

The table below reveals that 2 occupied residences in the impacted communities were deemed to be destroyed during the FEMA inspection process. St. Louis County recorded the highest concentration of households with FEMA damage at 63.5%. St. Charles county was the lowest at 7.8% of total households.

House/Duplex residences type account for 87.9% of residences with FEMA damage level reported.

Table 6: Damage Level by Residence Type

Damage Level Recorded	Damage Level By Residence Type							Totals
	Apartment	Condo	House/Duplex	Mobile Home	Other	Townhouse	Travel Trailer	
St. Charles (County)								
Destroyed				1				1
Moderate Damage	52	17	628	62		18	1	778
Major Damage	3		58			2		63
St. Louis (County)								
Destroyed			1					1
Moderate Damage	458	51	4,547			106	1	5,163
Major Damage	117	2	361			27		507
St. Louis								
Destroyed								0
Moderate Damage	112	9	2,222		1	37	1	2,382
Major Damage	1	1	37			1		40
	743	80	7,854	63	1	191	3	8,935

Source: FEMA FIDA Report 21196, Oct. 11, 2022

Population, Poverty, and Potentially Vulnerable Groups

The table below represents demographic and disaster registrant information for the declared areas.

Table 7: Population, Poverty, and Potentially Vulnerable Groups

Location	Pre-Disaster			Post Disaster Owner Registrants			Post Disaster Renter Registrants		
	Population	Poverty Rate	Population 60+	FEMA Registrants	HH with Member 60+	HH with AFN Member	FEMA Registrants	HH with Member 60+	HH with AFN Member
Missouri	6,168,187	13.0%	23.4%	12,048	5,197	2,171	10,791	1,771	2,171
St. Charles (County)	409,981	4.8%	21.6%	1,717	677	199	543	120	71
St. Louis (County)	997,187	9.3%	25.0%	7,052	3,035	1,200	7,325	1,175	1,429
St. Louis	293,310	20.4%	20.5%	3,279	1,485	772	2,923	476	671
TOTALS	1,700,478			24,096	10,394	4,342	21,582	3,542	4,342

Source: 2021 Decennial Census; 2020 ACS 5-year data

Insurance and Loan Access

A total of 5.2% of owners referred for FEMA assistance in the impacted region had flood insurance. The percentage of owner registrants who had homeowners' insurance was 63.3%. Renters' percentage of those who had flood insurance and renters' insurance was 1.3% and 0.7% respectively.

The tables below represent registered owners and renters that carried flood and household insurance. While flood insurance is available to cover personal property, the uptake is low. Flood insurance is available for both property owners and renters; coverage is also available outside of the designated Special Flood Hazard Areas through less expensive Preferred Risk Policies.

The table below indicates that of the total FEMA owner registrants that were referred for Individuals and

Households Program (IHP) assistance, .3% were found to be not in compliance with the requirement to carry flood insurance. Failure to maintain flood insurance coverage results in an ineligible FEMA decision for damages caused by flooding.

Uninsured owners and renters who did not carry flood insurance were 94.8% and 98.7% respectively. Percentages of owners and renters who did not carry any type of household insurance were 36.7% and 99.3% respectively.

Table 8: Non-Compliant with Flood Insurance Requirements

	12,048	36	0.30%
	123	0	0.00%

Table 9: Flood Insurance Coverage Among Registrants

	Total	With Flood Insurance	% of Total	Without Flood Insurance	% of Total
Owners	12,048	632	5.2%	11,416	94.8%
Renters	10,791	140	1.3%	10,651	98.7%
No Tenure	123	2	1.6%	121	98.4%
Totals	22,962	774	3.4%	22,188	96.6%

Source: FEMA FIDA Report 21196, Oct. 11, 2022

Table 10: Household Insurance Coverage Among Registrants

	Total	With Homeowners Insurance	% of Total	Without Homeowners Insurance	% of Total
Owners	12,048	7,622	63.3%	4,426	36.7%
Renters	10,791	78	0.7%	10,713	99.3%
No Tenure	123	47	38.2%	76	61.8%
Totals	22,962	7,747	33.7%	15,215	66.3%

Source: FEMA FIDA Report 21196, Oct. 11, 2022

US Small Business Administration (SBA) Disaster Loan Information

The Small Business Administration (SBA) provides low-interest, long-term disaster loans to homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. As part of the loan process SBA conducts a credit review. For home loans, SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these

maximums, loan amounts cannot exceed the verified uninsured disaster loss. Interest rates for the term of the loan are determined by formulas set by law and vary from disaster to disaster. Interest rate will not exceed 4% and the maximum term is 30 years. SBA sets installments and maturity based on each borrower's ability to repay. Additional SBA disaster loan information can be found here: <https://www.sba.gov/funding-programs/disaster-assistance>.

The last column of the SBA table below indicates the percentage of the total number of applicants that failed the SBA Income Test (FIT). St. Charles County has the lowest percentage with 71.9% and the city of St. Louis had the highest percentage at 94.7%. These indicators show that all declared areas had more than 70% of FIT SBA determinations.

Table11: Small Business Administration

County	SBA Under Review	SBA Cancelled or Withdrawn	SBA Loan Approved	SBA FIT	SBA Total Approved and FIT	Percentage of FIT to Total Approved and FIT
St. Charles (County)	23	36	121	309	430	71.9%
St. Louis (County)	106	132	429	5,492	5,921	92.8%
St. Louis	33	76	158	2,830	2,988	94.7%

Source: FEMA FIDA Report 21196, Oct. 11, 2022

Recovery Activities and Stakeholder Engagement

The Housing RSF continues to support survivor services provided in Disaster Recovery and Resilience Centers during their extended availability. Specifically, the Housing RSF has provided contact information for Public Housing Agencies (PHAs); monthly Housing and Urban Development (HUD) and United States Department of Agriculture (USDA) multifamily vacancy lists; the HUD Resource Locator, a tool that can help disaster survivors find subsidized housing; contact information for HUD approved housing counseling agencies; and links to the HUD State website for Missouri and HUD's disaster website.

Stakeholder participation is a critical component of post-disaster recovery because it helps create a shared understanding of local hazards, issues and vulnerabilities impacting a community's long term recovery success. The Housing RSF participated in stakeholder engagement meetings with the Missouri Housing Development Commission, Housing and Social Services (HSS) RSF, Continuum of Cares (CoCs), United States Army Corps of Engineers (USACE), Federal Deposit Insurance Corporation (FDIC), Missouri Disaster Housing Task Force, and Missouri Community Organizations Active in Disaster (COAD). The key considerations are derived from a combination of the data presented and issues and concerns raised during stakeholder engagements.

Recovery Needs/Issues and Recommended Next Steps

Issue/Challenge: Development of local/county/regional post-disaster housing plans

Through planned and ad hoc Housing RSF stakeholder engagement meetings with housing response and recovery partners, the need for a post-disaster housing plan that documents resources available within the

impacted communities became very clear. Having a post-disaster housing plan will increase community resilience by creating a framework to expedite response and recovery efforts after a disaster or catastrophic event.

Disaster preparedness is the responsibility of all levels of government; however, many local governments nationwide do not have recovery plans. This statement holds true for the impacted communities. All levels of government should have recovery plans because, at minimum, each jurisdiction must leverage its own resources and programs to help displaced households find housing or move back into their pre-disaster residence.

The impacted communities may reference the Missouri Disaster Recovery Framework (MDRF)⁷ as a starting point when creating their local plans. The MDRF identifies key stakeholders that should be involved in the planning process; what actions should be taken leading up to a disaster; critical tasks to be completed post event; the difference between short, intermediate, and long-term recovery goals and objectives; and pre-and-post event responsibilities – all essential areas to address in a local housing plan.

According to the Oklahoma Disaster Housing Strategy⁸, a plan should also outline a framework to locate and support housing options that can assist local communities:

- Identify disaster housing options for residents within their local community
- Identify sheltering resources that are appropriate for those with access and functional needs
- Provide interim housing and supportive services to the impacted community
- Integrate disaster housing assistance with related community support services and
- Identify local activities to assist residents to repair and the re-occupy their damaged homes (e.g., waives permit fees, expedite building permits, provide citizen workshops, etc.)

A third resource is FEMA's 2009 National Disaster Housing Strategy⁹. The strategy identifies six national goals local governments should pursue to help communities rebuild and meet their unique housing needs. The goals involve:

- Supporting individuals and communities remain self-sufficient
- Defining housing responsibilities and roles
- Meeting the needs of disaster survivors
- Providing flexible housing options
- Integrating disaster housing assistance with community support services and
- Improving disaster housing planning to better recover from catastrophic events

The strategy also identifies dilemmas and competing factors planners should consider when formulating their plans. For example, needing to keep households together when the lone shelter in a community may only house women and children. As a result, when making plans, “planners must (1) assess the nature and

⁷ <https://sema.dps.mo.gov/recover/documents/MissouriDisasterRecoveryFrameworkBasePlan.pdf>

⁸ <https://oklahoma.gov/content/dam/ok/en/oem/documents/ok-disaster-housing-strategy.pdf>

⁹ <https://www.fema.gov/pdf/emergency/disasterhousing/NDHS-core.pdf>

magnitude of a disaster, (2) prioritize individual and household needs, (3) understand the broader community characteristics, and (4) be familiar with available housing options.”

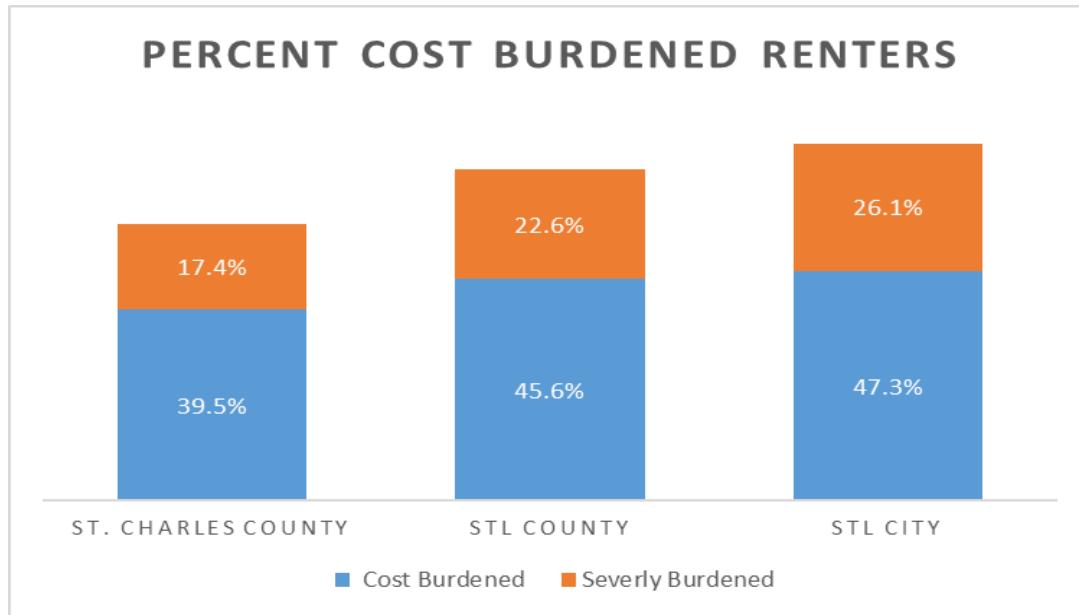
Knowing their existing capacity, each community can start to identify additional resources needed to recover. The housing recovery plan could identify the resources needed and how they will be obtained, placing local governments in a position to successfully execute recovery measures. The impacted communities may find complementary support from the State of Missouri Disaster Housing Task Force when formulating their plans.

Issue/Challenge: Address the increased need for access to affordable, accessible rental housing options

Focus groups identified affordable housing as a necessity or problem to be solved regarding long term recovery. Specifically, the need for mixed income multifamily developments.

As a preliminary step in consideration for the increased need for more affordable, accessible rental housing options, the demographic and housing information below was considered. According to the 2021 American Community Survey between 18.4% (St. Charles Co.) and 55.9% (St. Louis City) of households in the impacted communities are renter occupied; between 17.2% (St. Charles Co.) and 39.4% (St. Louis City) of those households earn less than \$25,000 per year; and at least one person 55 or older resides in, at least, 30% of the households.

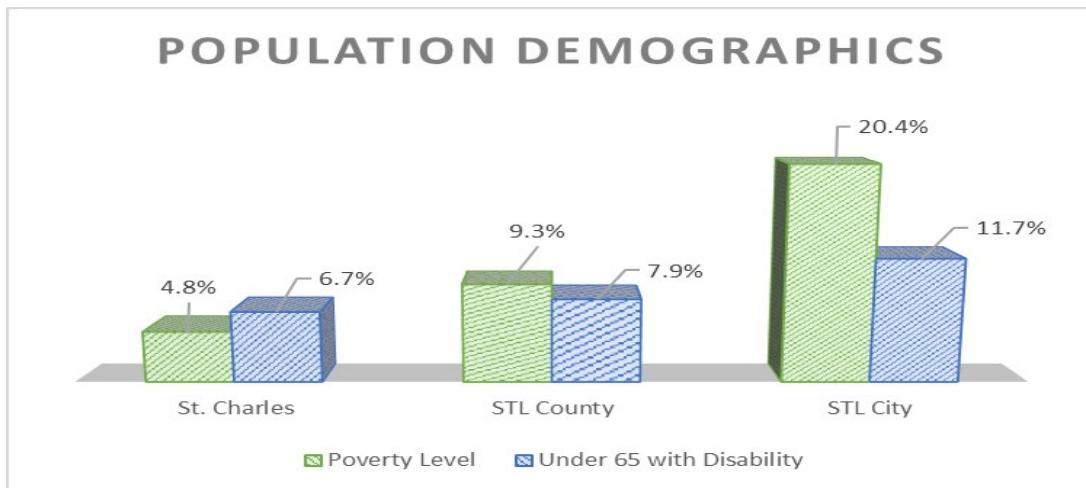
There are approximately 94,722 extremely low-income renter households in the St. Louis Metro Area.¹⁰ However, there are only 34,588 affordable rental homes; a deficit of -60,134. This poses significant long term risks for extremely low-income renters – those with incomes below 30% of the area median income, or [\\$28,450](#) for a family of four.



Due to the affordability crisis, many extremely low-income households are forced to spend most of their

¹⁰ [The Gap](#). National Low Income Housing Coalition.

income on rent. As previously stated, between 17.2% (St. Charles Co.) and 39.4% (St. Louis City) of renters in the impacted communities earn less than \$25,000 per year. However, a family of four in the St. Louis Metro area must make \$36,000 annually to afford a two-bedroom unit at Fair Market Rent without being considered cost burdened. HUD defines “cost-burdened” as paying more than 30% of a household’s income for housing and “severe cost-burdened” as more than 50%. A minimum of 39.5% of renters are cost-burdened within the impacted communities, while a minimum of 17.4% are severely burdened.



The lack of affordable and accessible rental options also impacts persons with disabilities. According to the U.S. Census Bureau, the disability rate for persons under 65 ranges from 6.7% (St. Charles County) to 11.7% (St. Louis City) in the impacted communities.¹¹ The poverty level ranges between 4.8% (St. Charles County) and 20.4% (St. Louis City). The National Disability Institute found that “the poverty rate for adults with disabilities is more than twice the rate of adults without disabilities,” leading to higher rates of housing insecurity for renters with disabilities.¹²

Needs

- Increase the minimum percentage of accessible units required by state and local codes in all new construction / developments undergoing substantial rehab.
- Ensure zoning requirements foster the creation of sustainable, affordable, and accessible housing options.

Potential Assistance

- Increase the number of affordable units required in Low Income Housing Tax Credit (LIHTC) eligible properties.
- Combat overly strict zoning restrictions.
- Reduce or eliminate parking minimums tied to new construction building.
- Explore innovative housing solutions including manufactured and prefabricated housing, container homes, and tiny homes.

¹¹ [U.S. Census Bureau](#).

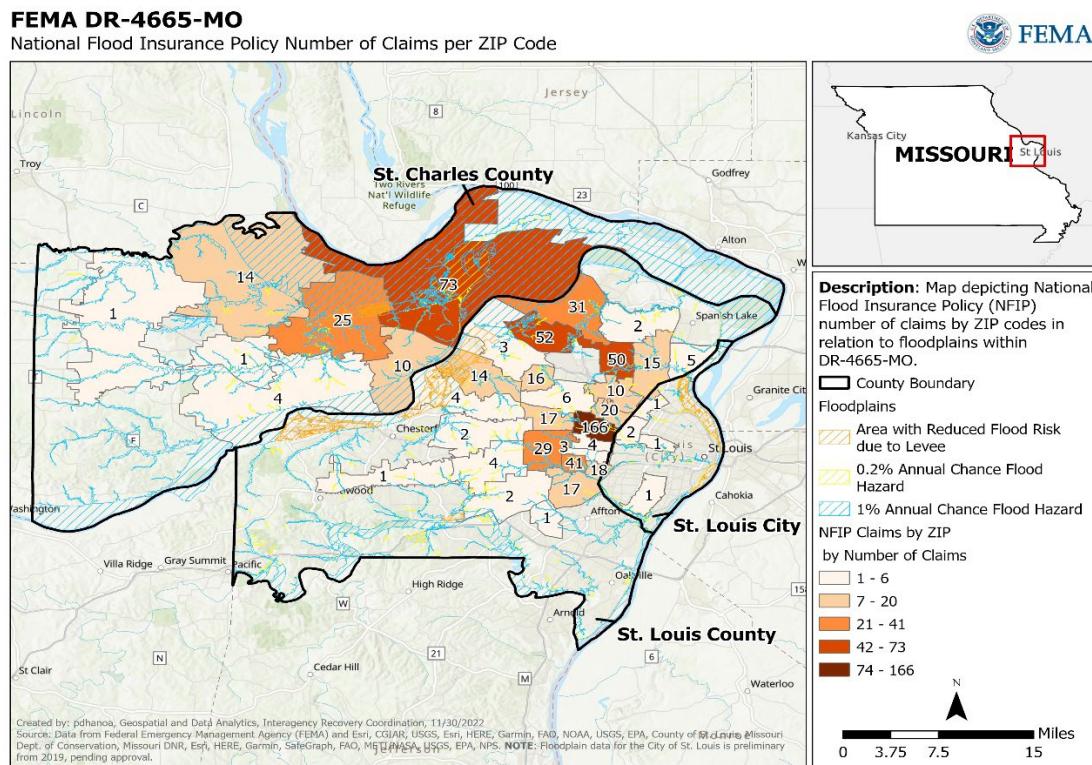
¹² [Financial Inequality: Disability, Race and Poverty in America](#). National Disability Institute.

Issue/Challenge: Identify ways to increase the utilization of flood insurance for homeowners

Many housing providers identified a lack of or insufficient insurance coverage as a barrier impacting long term recovery and stability. The destruction or damage to homes can be particularly devastating because it can lead to housing insecurity (flood-damaged homes are often uninhabitable until repairs can be made) and the loss of household wealth (in the form of the home equity) or damage to personal property within.

According to the National Flood Insurance Program (NFIP), 90% of all natural disasters in the United States involve flooding. However, many households at risk of flooding do not have flood insurance.¹³ As a result, households impacted by flooding events are likely to face an economic gap when comparing the amount it will take to restore their property versus the amount of assistance they may receive, assuming any state or federal assistance is offered based on the severity of the disaster.

FEMA registrant data revealed that only 5.2% of homeowners had flood insurance. The map below displays the total number of NFIP claims filed (670) within various zip codes, as of Nov 7, 2022, for DR-4665-MO; the darker colored areas filed the most, while the lighter colored areas filed the fewest. As of Nov 17, the total number of NFIP claims filed is 774, totaling approximately 40.2 million in payouts. NFIP claims are typically finalized and paid out within days of filing.



The purpose of insurance is to reduce financial uncertainty and provide greater protection after loss.

¹³ [Closing the Flood Insurance Gap](#). Wharton School at the University of Pennsylvania

However, due to several households having no flood coverage, the data reveals a protection gap. This protection gap is likely to have a disproportionate impact on households located outside of high-risk flood plains -- On average, 40% of NFIP claims occur outside of high-risk areas.¹⁴ – and ones with less financial stability.

Households may rely on federal assistance from FEMA and the Small Business Administration (SBA) when seeking resources to help repair or rebuild their damaged properties. However, research shows that factors such as low credit scores and insufficient income lead to inequities in lending recovery.¹⁵

Some of these inequities present themselves when economically disadvantaged households apply for SBA loans. The data reveals that poverty and SBA denial rates correlate in the impacted communities with St. Charles County having the lowest loan denial and poverty rates and St. Louis City having the highest. The majority of SBA loan denials stem from applicants having insufficient income and/or low credit scores.

The age of the housing stock in the impacted communities is important as well as the quality and its susceptibility to severe weather damage. A review of the housing stock revealed that 53% of homes in St. Charles County were constructed after 1990; 16% of homes in St. Louis County were constructed after 1990; and only 8% of homes in St. Louis City were constructed after 1990. Consequently, the age of the housing stock may complicate recovery efforts, especially for those with the least means, if households are required to bring their properties up to code during the recovery process.

Table 12: Housing Stock Characteristics

	Housing Stock Size	Average Home Age	Average Home Built in:
St. Charles County	156,396	33	1989
St. Louis County	441,593	54	1968
St. Louis City	176,955	86	1936

*Data from U.S. Census

Needs

- There is a need for state, local or non-government programs to lower/subsidize the cost of insurance coverage.
- More coverage options at various price points.
- Ensure households have adequate coverage – coverage matches potential risk.
- Residential construction in better protected areas.
- Adopt resilient construction methods to mitigate flood damage.

Potential Assistance

- National Flood Insurance Program.
- FEMA Hazard Mitigation Grants.
- Provide training to homeowners on low-cost ways to protect their homes from flooding.

¹⁴ "Why do I need flood insurance," https://agents.floodsmart.gov/sites/default/files/FEMA_Why-Do-I-Need-Flood-Insurance_Brochure_2021.pdf, National Flood Insurance Program, July 2021.

¹⁵ [Let the Rich Be Flooded: The Distribution of Financial Aid and Distress after Hurricane Harvey](#). Stephen B. Billings, Emily Gallagher, and Lowell Ricketts.

- The Nature Conservancy.

Issue/Challenge: Take efforts to mitigate the effects of future flooding events

A flood occurs when there is an overflowing of water onto land that is normally dry. As the chart reflects below, St. Louis City, St. Louis and St. Charles Counties have been impacted by multiple flooding events since 2016, with each event damaging the local housing stock. As witnessed by the frequency of flooding events, there is a need to mitigate against damages from future flooding events.

Table 13: Major Disaster Declaration Repetitive Flooding Events: 2016 to 2022

Major Disaster Declaration	Incident Period	Declaration Date	IA and PA	PA Only
DR-4665	Jul 25-28, 2022	Aug 8, 2022	St. Charles County, St. Louis County, and St. Louis City	
DR-4451	Apr 29-Jul 6, 2019	Jul 9, 2019	St. Charles County	St. Louis City
DR-4317	Apr 28-May 11, 2017	Jul 2, 2017	St. Louis County	
DR-4250	Dec 23, 2015-Jan 9, 2016	Jan 21. 2016	St. Charles County and St. Louis County	St. Louis City

The impacted communities are surrounded and located right below the confluence of two major rivers: the Missouri and the Mississippi. The rivers feed into multiple creeks and streams running throughout the impacted communities. However, while riverine flooding poses a major risk to the impacted communities, the most recent event did not stem from the rivers overflowing. In fact, the river levels only rose a few inches although 25% of the region's annual rainfall fell within 12 hours.

On the contrary, the region's creeks, streams, and sewers were no match for the record rainfall. Pouring water sprawled over creekbanks, across roads, and into homes and cars, stranding hundreds, while many low-lying neighborhoods filled with rainwater faster than sewers could drain off. Therefore, as extreme rainfall events worsen, there is a need to replace or update existing stormwater infrastructure that was typically designed for less heavy rainfall.¹⁶ A failure to upgrade current storm and wastewater capacity standards places communities and their citizens at risk of flooding.

Needs

- Complete a stormwater drainage study for known problem areas.
- Increased damage reduction measures for existing buildings such as retrofitting, acquisition, or relocation.
- Develop a stormwater committee that meets regularly to discuss issues and recommend projects.

Potential Assistance

- Community Development Block Grant Disaster Recovery (CDBG-DR).
- FEMA Hazard Mitigation Grants.

¹⁶ American Society of Civil Engineers. 2021. "2021 Report Card for America's Infrastructure: Stormwater." January 26, 2021. <https://infrastructurereportcard.org/cat-item/stormwater/>.

Community Assistance RSF

The mission of the Community Assistance Recovery Support Function (CA RSF) is to enable local governments to carry out community-based recovery planning and management effectively and efficiently in a post-disaster environment. The CA RSF unifies and coordinates expertise and assistance programs from across the Federal Government as well as nongovernment partners to aid local and tribal governments in building their local capabilities to effectively plan for and manage recovery and engage the whole community in the recovery planning process. CA RSF also supports State or Territorial governments in developing support programs for local recovery planning.

Overview

From the evening of July 25 through July 28, 2022, a stalled front extended from west to east throughout Missouri. Several upper-level disturbances rode along this front and interacted with a very moist airmass, bringing multiple rounds of thunderstorms and producing historic amounts of rainfall in east-central Missouri. The heaviest rain fell during the early morning hours of July 26, with additional flooding rains coming during the afternoon and evening of July 28. These rainfall events led to catastrophic flash flooding across eastern Missouri, particularly the St. Louis metropolitan area.

The pattern of repetitive and severe weather events in the State's declaration history underscores the importance of recovery planning, preparedness, and mitigation for a risk-resistant future. Attention to low staffing levels in state and local governments, and the absence of specialized proficiencies required to apply for and secure the precedent-setting abundant federal and non-federal resources is also a recognized planning imperative.

Methodology

The Missouri State Disaster Recovery Coordinator (SDRC) requested the activation of the Community Assistance Recovery Support Function, and the Federal Community Assistance RSF deployed to Missouri based on the following:

- The State criteria for the activation of its Community RSF were met¹⁷.
- The state has requested Community Planning and Capacity Building (CPCB) activation.
- The complexity of the disaster demonstrated that the CA RSF should be activated to scope the level of support required.
- There are communities in the disaster area with low capacity and high vulnerability indicators.
- There are historically underserved or otherwise disadvantaged communities in the disaster impact area.

The federal CA RSF was deployed on September 1, 2022 and utilized the pre-deployment Community Conditions Assessment (CCA), a standardized comparative assessment of all disaster-impacted communities that evaluates relative community vulnerability, capacity, and disaster impact to develop the Community Assessment Tool (CAT). The Community Analysis Tool (CAT) is a community-focused data and analytics tool that supports the

¹⁷ Missouri Disaster Recovery Framework, Community Annex, Page 8.

Community Assistance (CA) Recovery Support Functions (RSFs) and CA's FEMA, State, and Federal partners to evaluate conditions and context of affected communities. CA also uses this tool to support its Community Conditions Assessment (CCA) process to identify high impact and vulnerable communities.



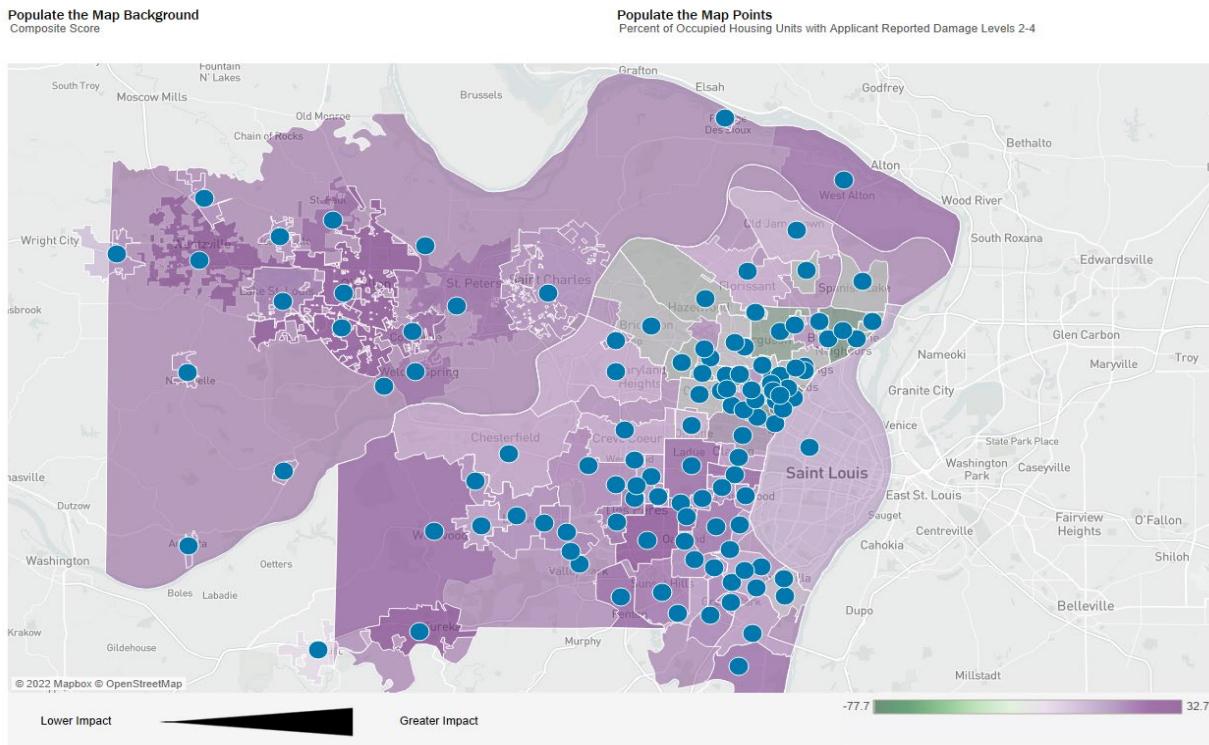
FEMA

Utilizing data provided by the CAT, CA and the SDRC identified the following communities targeted for assistance:

Top Communities Targeted for Assistance Identified by the SDRC as of October 12, 2022	
St. Louis County <ul style="list-style-type: none"> • Bellefontaine Neighbors • Black Jack • Ferguson • Flordell Hills • Florissant • Hazelwood • Hanley Hills • Jennings • Normandy • Northwoods • Pagedale • Pine Lawn • St. Louis City • University City • Wellston 	St. Charles County <ul style="list-style-type: none"> • O' Fallon • St. Peters • Wentzville

In addition to the usage of the results provided by the Community Assessment Tool, the CA RSF conducted meetings with their State counterpart on a bi-weekly basis to continuously coordinate recovery efforts, gather any evolving impact disaster data, and support the state and communities on their recovery needs.

Also, FEMA along with the State conducted a joint Recovery Needs Assessment work session on November 2, 2022, that contributed in the confirmation of the identified recovery priorities and needs.



Recovery Issues/Needs and Recommended Next Steps

The Community Assistance (CA) RSF has been working with the State Disaster Recovery Coordinator (SDRC). The cooperation between the State and the CA RSF has enabled the identification of the following recovery priorities and needs:

Issue/Challenge: Limited capacity to apply for and manage grants to fund recovery or resilience/mitigation projects

Observations

- Limited local staff capacity to identify, apply for, and manage grants and development projects once funds are secured.
- Several small population municipalities with their own unique and complex needs that share a single Regional Planning Commission on whom they rely for grant writing capacity.
- Limited plan integration.

Recommended Next Steps

- Just-In-Time Recovery Management Training
 - CA partnered with the State and the Missouri Municipal League to host a 2-hour virtual Just-in-Time Recovery Management Training workshop with peer instructors for local officials. Topics included Disaster Financial Management, Data Management and Information, and HUD-CDBG funding. [Recovery Management Training - YouTube](#)
- Finding Resources to fund a Local or County Recovery Manager
 - Coordinated with FEMA Region 10 CPCB Regional Coordinator in obtaining available resources provide an overview of the role of a Local Recovery Manager, examples of task both pre-and post-disaster, and an initial discussion the development of a Local Recovery Manager Program in Missouri.
- Recovery Resource Guide
 - CA shared access to the new Recovery and Resilience Library on FEMA.gov with the SDRC. This library includes funding and technical assistance resources and is kept live so that stakeholders always have the most relevant and useful resources: [Recovery and Resilience Resource Library | FEMA.gov](#)
- USDA Grant Writing Workshop
- Guidance to help identify and prioritize recovery and mitigation projects
- Planning for hiring and training staff members and developing train-the-trainer strategies; including grant writing and grant management to address capability gaps
- Identification of resources supporting staffing plans and training
- Educational webinars in collaboration with the Missouri Municipal League and other non-profit organizations.
- Train the trainer – Offering the same subjects but tailored to different audiences (elected officials, non-profits, non-elected officials)

Issue /Challenge: Lack of plan integration and regional cooperation

Results from the Initial Assessment clearly identified the need for a central, coordinating entity to lead cohesive disaster recovery planning. In the current national landscape, an unprecedented level of funding resources has been made available to state and local governments, with an equally unprecedented level of flexibility in how those funds are spent. While this is a welcome change from the norm, the resultant challenge is to figure out how to spend those funds in the most effective, efficient, and coordinated manner.

Observations

- As Missouri is a home rule state, most impacted municipalities have their own independent home rule charter, zoning codes, and planning processes. Additionally, there are a number of plans (Hazard Mitigation (HM) plan, Comprehensive Economic Development Strategy (CEDS), local comprehensive plans, local corridor plans, and local utility plans) that are not integrated.
- Building staffing capacity of State, Local, Tribal, and Territories (SLTT) and recovery stakeholders requires a concerted effort to identify and understand specific needs for funding and capabilities.

- Planning assistance to develop internal processes to accommodate the needs of survivors and examine possibilities for leveraging the available talent.
- Leader and stakeholder awareness of recovery processes and how to access and secure resources.
- Understanding of connectivity among FEMA programs and the philanthropic community.
- Methodology for identifying and prioritizing recovery activities.
- Many affected communities have missing or outdated zoning codes.
- Unfamiliarity with the community planning process. Planning facilitation and coordination gaps between impacted communities and their counties need to be explored.
- Affected communities are staffed for a low volume of permits and inspections. Planning and zoning is largely a code enforcement issue. In places where planning departments exist, many of them are focused on code enforcement.
- Because planning and zoning are not required in the state, many communities are not familiar with the process of long-term recovery strategic planning.

Recommended Next Steps

- Support for developing internal processes to support survivor needs and leverage available talent.
- Plan to assure equitable recovery in vulnerable communities.
- Support and framework for coordination among SLTTs, philanthropic, nonprofits, and long-term recovery groups and stakeholders.
- Communication plan and strategy for public awareness.
- The [CEDS and Hazard Mitigation Plan Alignment Guide](#) shows how economic development and hazard mitigation planning can support each other. It builds on EDA's requirement for a CEDS to consider economic resilience.
- Land use planning is key to mitigation. Communities that adopt networks of plans and integrate mitigation in local plans can significantly affect future vulnerability¹⁸.
 - St. Louis County is currently bidding a 2050 Comprehensive Plan and could recommend a planning integration analysis for this effort.
 - Any planning efforts should utilize the POETE analysis:
 - Planning
 - Organization
 - Equipment
 - Training
 - Exercise
- Support collaboration to address debris-removal issues in unincorporated St. Louis County.

¹⁸ [Microsoft PowerPoint - Class 6 #2 Plan Integration for Resilience Masterson \(tamu.edu\)](#)

Potential Cross Cutting Issues

Issue/Challenge: Life-skills training for citizens

An informed and educated public strengthens the ability of a community to recover, as skill and talents are maximized. During the November 16, 2022, St. Louis Flash Flooding Needs Assessment Meeting (STLFFNAM), the attendees expressed the need for training in certain knowledge areas and suggested locations to deliver them maximizing the benefit to the community population. The latter include public spaces (community colleges, libraries, churches, community, and senior centers, e.g.) to provide equitable life-skills trainings. Other needs identified by the meetings attendees is to include Community Action Groups in coordinating trainings, not just local government leadership. The suggested topics for the trainings are:

- Financial literacy
- Home ownership
- Internet basics
- Resume writing
- Job interview skills
- How to fill out a job application
- Planning for disasters [Plan Ahead for Disasters | Ready.gov](#)

Issue/Challenge: Business Impact Concerns

- Many main streets and business districts in the impacted area were affected by the COVID-19 pandemic, and the floods augmented the burden on those businesses. This type of impact can have longer term implications for unemployment, population well-being, population growth, and ultimately tax base.
- The floods impact main roads, disrupting transportation and thus, the supply chain. The latter impacts the inventory of assets and good and the services due to the inability of people to go to their workplaces. This limits the businesses capacity and affects the services offered to the communities.

Issue/Challenge: Housing Concerns

- The displacement of populations and the acquisition of condemned housing can have long term implications for population growth, local budget, and property tax revenue. Assessing these impacts could be helpful.
- Communities considering large scale buy-outs, may want to look into the [Community Disaster Loan Program](#) if acquisitions or other impacts will have large and lasting impacts to revenue (greater than 5%).

Issue/Challenge: Infrastructure Concerns

- This disaster was highly related to the local Metropolitan Sewer District's (MSD) stormwater infrastructure's capacity and flood plain management. Municipal planning processes should integrate local infrastructure plans and flood plain information as much as possible to mitigate future hazards. This is also a consideration for promoting public engagement in MSD programming.

- At the St. Louis Flash Flooding Needs Assessment Meeting, the transportation systems were another issue identified by the attendees. The flooding impacted the majority of the Metro stations, leading to closures during and after the flood event for a period of time. The latter impacted the access to Disaster Recovery Centers, hampered daily life activities, and affected the access to other essential services and to the acquisition of goods and supplies. The need for a safe, reliable, equitable, and accessible public transportation system requires addressing barriers to building and maintaining a robust public transportation system and funding streams. Possible solutions may include providing Uber/Lyft codes for transportation between home and DRCs, sponsoring Multi-Agency Resource Center (MARCs), call-a-ride and metro, and working with local communities in developing disaster plans to facilitate transport of people with access and functional needs.
- Other issues brought to the meeting are the limited opportunities of telehealth and deficient delivery and access to primary care due to broadband limitations. An understanding of where broadband exists and does not exist needs to be shared in ways that the communities can use to work towards broadening the access and availability. Broadband also impacts the ability for people to apply for assistance whenever a disaster strikes. Services such as ATMs, banking, and business transactions also get affected by low quality or an unstable broadband system. The attendees identified the need of consolidated management of statewide broadband planning and execution, effective broadband mapping of accessibility, availability and speed, and redundancy.

The identification of partners that could assist with the following issues would strengthen and sustain a reliable and accessible broadband network:

- Impacts identification to broadband/Internet service and identification of existing mapping of availability and unavailability.
- Improve high-speed internet capacity with infrastructure ready for the installation of fiber optic lines.
- Coordination to support the creation of a Broadband Implementation Plan.
- Planning and tools supporting long-term strategy for broadband access in rural communities.
- Identification of resources and guidance for accessing available resources.
- Development and expansion of broadband infrastructure is needed to increase economic and educational opportunities in addition to improving emergency communications in the region.
- Recommendations for location of broadband infrastructure and expansion related to the housing and economic development vision from the long-term planning process.
- [The National Broadband Plan](#), created in 2010 by the Federal Communications Commission, planned a roadmap for multiple initiatives intended to stimulate economic growth, spur job creation and boost America's capabilities in education, health care, homeland security and other sectors.

Economic RSF

Overview

In Missouri, the Economic Recovery Support Function (Economic RSF) team is led by the Economic Development Administration (EDA) and includes the Missouri State Treasurer's office, local Economic Development Districts, regional chambers of commerce, economic development councils, and county/municipal economic development officials. EDA regional office staff coordinate through the local Economic Development Representative and procured contractors.

Economic RSF Mission Statement

Economic Recovery is the ability to return economic and business activities (including agricultural) to a state of health and to develop new economic opportunities that result in sustainable and economically viable communities. The Economic RSF integrates the expertise of the Federal Government to help local, regional, state and tribal governments as well as the private sector to sustain and/or rebuild businesses and employment and develop economic opportunities that result in resilient communities after an incident.

For every impacted area, Economic RSF will contact the agencies and trade associations for those sectors. We will track impacts and compile data collection numbers as well as the number of businesses and entities that have Continuity of Operations plans.

Economic RSF will find gaps due to the disaster and develop strategies, trainings, workshops to assist communities and businesses to become more resilient.

Immediate and mid-term objectives include data collection, community outreach sessions, meetings and interviews with local officials, regional economic development organizations, and partner economic districts. Long-term needs will be considered for this region in Missouri as repeated flooding persists and strategies for better communication of resources available to businesses and communities are needed. Ongoing discussions with state, local, and regional stakeholders will be conducted by EDA regional staff who are assigned to Missouri and continually serve the area.

EDA funds the development and maintenance of the Comprehensive Economic Development Strategy (CEDS) report which is an extensive profile of the communities and counties in the region. The CEDS will be reviewed and utilized with data collection and community outreach. This information will go into development of the area's economic development strategies.

For trade and industry groups, the following are contacts: County government associations; municipal governments; utility power groups; banking associations; regional and local chambers of commerce; economic development districts and downtown business associations; engineering and insurance firms.

Recovery Issues/Needs

Below are the greatest issues or challenges identified during this assessment.

Issue/Challenge: Small Businesses

Data is limited on the businesses impacted by the July floods, but according to the St. Louis Federal Reserve Board, it is at least 130. The Economic RSF has been conducting research and has done several interviews since activating the mission. It is recommended that GIS mapping be created to determine the exact addresses that were flooded to create a comprehensive list of businesses.

The US Small Business Administration (SBA) has begun making disaster loans. As of 11/25/22, 666 applications have been received and 86 loans have been approved totaling \$5,906,900 for direct damages. One of the challenges that SBA noted in other disasters is that once an impacted business is identified and a determination is made that the business is not eligible for an SBA disaster loan, there should be a process to identify other resources available to the business and refer impacted businesses to available resources.

One of the needs to assist small businesses is to study what other creative financing may be in the region through discussions with area planning organizations, Community Development Finance Institutions (CDFI), foundations and others. Types of financing might include bridge loans, forgivable loans, revolving loan funds, micro loans, or emergency grants. Technical assistance may also be needed to help businesses with loan applications and updates to their business plans to cope with the losses of local markets, internal contingency, and continuity plans, rising costs of insurance, equipment, and inventory replacements.

While recovery from the disaster is still in its early stages, it is important to mobilize resources to help with the immediate needs of affected small business who were either uninsured or underinsured. Many small businesses likely will need technical assistance and case management. Without this help, businesses that were either impacted directly or receive secondary impacts of multiplier effects may move out of the area or close permanently.

There is no Economic Development District covering the entire region. Some capacity issues exist for local governments.

Recommended Next Steps

Identify local organizations such as chambers of commerce or economic development organizations to conduct a comprehensive business survey of area businesses to identify locations, industries, and specific needs of small businesses. The Economic RSF can provide technical assistance by creating a survey using an online tool and developing outreach copies. The Economic RSF will utilize local partners to disseminate the survey due to the Paperwork Reduction Act.

Partner with local organizations such as the University of Missouri Extension, regional and local chambers of commerce, and workforce development boards. The information will allow for local data gathering to better assess the specific needs of businesses and create programs to address them.

Identify resources options available and seek out technical assistance for small businesses.

Develop financial tools such as revolving loan funds, bridge loans, emergency grants and support for employment of dislocated workers to help small businesses. Consider community workshops to explain the options to local businesses.

Anticipated result or impact

These activities will better allow the Economic RSF to create recommendations for recovery programs for and financing small business. It will illustrate the need for future training needs and workshops to assist business.

Issue/Challenge: Communities and Rebuilding

As communities rebuild and recognize the risks of repeat flooding, businesses will wonder if it is worth reinvesting in the same locations. To feel confident and qualify for insurance, there must be mitigating infrastructure in place to protect the areas that flooded. While the focus will be on safe and affordable housing and infrastructure, there should also be consideration for the safety of business locations to help ensure that there are job opportunities with reasonable commuting distance.

Regional cooperation in planning. There is a need for better coordination with all available partners in recovery and resiliency initiatives. Without such cooperation, it may be difficult to build the needed capacity to support businesses, both technically and financially.

Recommended next steps

Meet with local economic partners to consider a coordinating entity to lead disaster and recovery planning support or establish an Economic Development District.

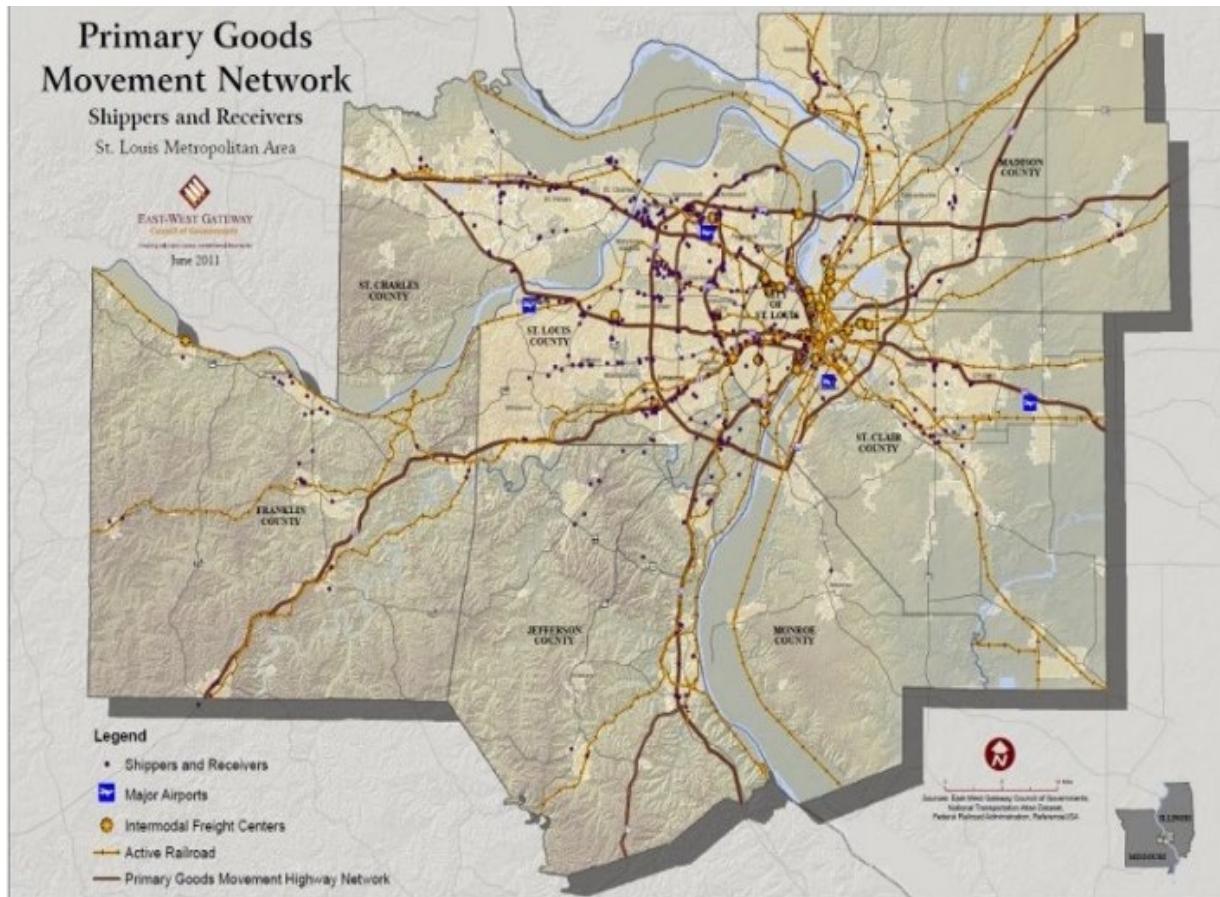
The Economic RSF recommends updates to Comprehensive Economic Development Strategies (CEDS) that are synchronized with Hazard Mitigation Plans (HMP) as a best practice in planning.

Anticipated result or impact

It will help to regain business confidence in the area for future development and reduce the likelihood of repeat flooding through mitigation in affected areas.

Issue/Challenge: Transportation

Interstate 70 is a major transportation route across the United States. Disruption to this route interferes with interstate commerce and supply chains when there is a flood event. This action creates hardships for manufacturers, retailers, and communities.



Regional cooperation in planning and developing mitigation projects, as well as coordination with all available partners such as the US Army Corps of Engineers, Missouri Department of Transportation (MoDOT), and local communities. Developing mitigation initiatives will be a factor in preventing future flooding events to alleviate delays or road closures and broken supply chain issues to the economy going forward. Without such cooperation, it will be difficult to build the needed capacity and assurance of a supportive investment climate.

The floods that ravaged the region not only caused destruction to homes and small businesses in an area that already has high poverty, but many people also lost their primary transportation due to flooded roads, vehicles, and public transit stations (such as the Metro). Public transportation routes were affected as Metro Transit announced that their MetroBus, MetroLink, and Metro Call-A-Ride were all affected by flooded stations, roads and damage to tracks. One train was also damaged in floodwaters.

Disasters affect worker productivity as families must deal with housing issues, childcare, personal financial hardships, and mental health issues. Small businesses that lost significant income and inventory may need to reduce staffing if they cannot afford payrolls. This creates a level of uncertainty which affects jobs, prospects for employment and the local economies. People may leave the region due to housing and job uncertainty which will affect the tax base.

Recommended Next Steps

Develop mitigation projects and wraparound services such as childcare and essential transportation services for the workforce and residents. Consider federal resources such as a Dislocated Worker Grant and state funding.

Anticipated result or impact

Steps to improve cooperation and reduce flooding areas and road closures will help to regain business confidence and worker productivity in the area for recovery and future development.

Recommended Next Steps

EDA and its contractors will assist FEMA, Federal Coordinating Officer (FCO), Federal Disaster Recovery Officer (FDRO), Missouri SEMA, and partner agencies on coordination of economic data. EDA field coordinator will oversee contractors work, liaison with EDA National Coordinator and state emergency management and federal partners on recovery efforts, additional strategies for future emergencies, and collaborate with local partners to develop recovery outcomes and objectives in the Recovery Support Strategy.

The impacted flood region urgently needs attention to the following:

- Identification of impacted small businesses through Geospatial Information Systems (GIS) mapping
- Conduct an assessment of area businesses. Survey each with support from workforce and economic development organizations to identify critical needs, gaps, and trends
- Identify technical assistance resources to small businesses
- Gather sources of financing and recovery assistance. Prepare for potential workshops or webinars to make information readily available to small businesses and support organizations operating in the region, such as chambers of commerce, industry associations, CDFIs, foundations and economic development organizations
- Recommend Regional Planning for urgent mitigation projects to avoid repeat flooding.
- Identify wraparound services needed for the workforce such as childcare and transportation in areas where there are gaps and critical needs. Identify funding opportunities to defray initial costs to local governments.
- Coordinate with local governments and economic development organizations to create a guide for available resources, points of contact for recovery needs.